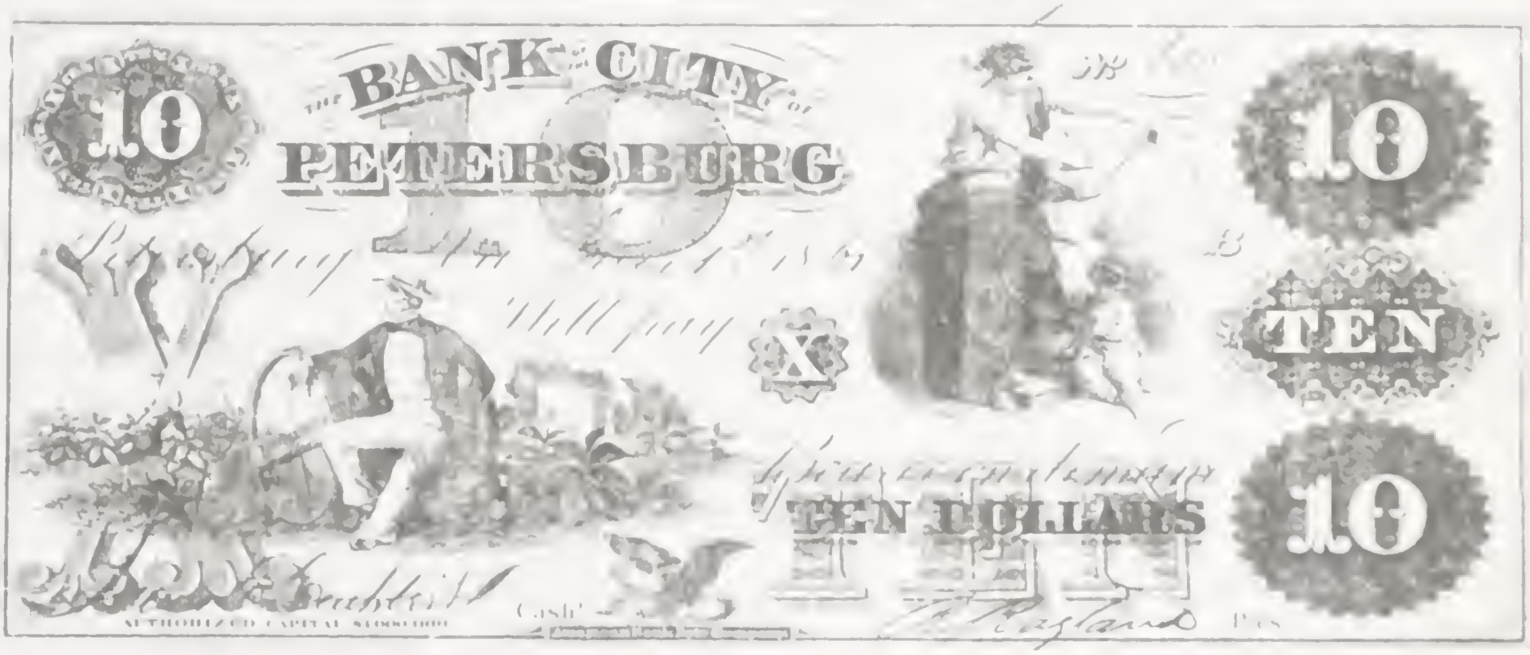
the Check List

CCRT

Check Collector's Round Table

Volume III Number 2 Issue 10 April 19[illegible]
Published by Robert Flaig P.O. Box 37111 Cincinnati, Ohio 45222

MATCHING CHECK AND NOTE VIGNETTES



THE BANK OF THE CITY OF PETERSBURG

Petersburg

Will pay

X

TEN DOLLARS

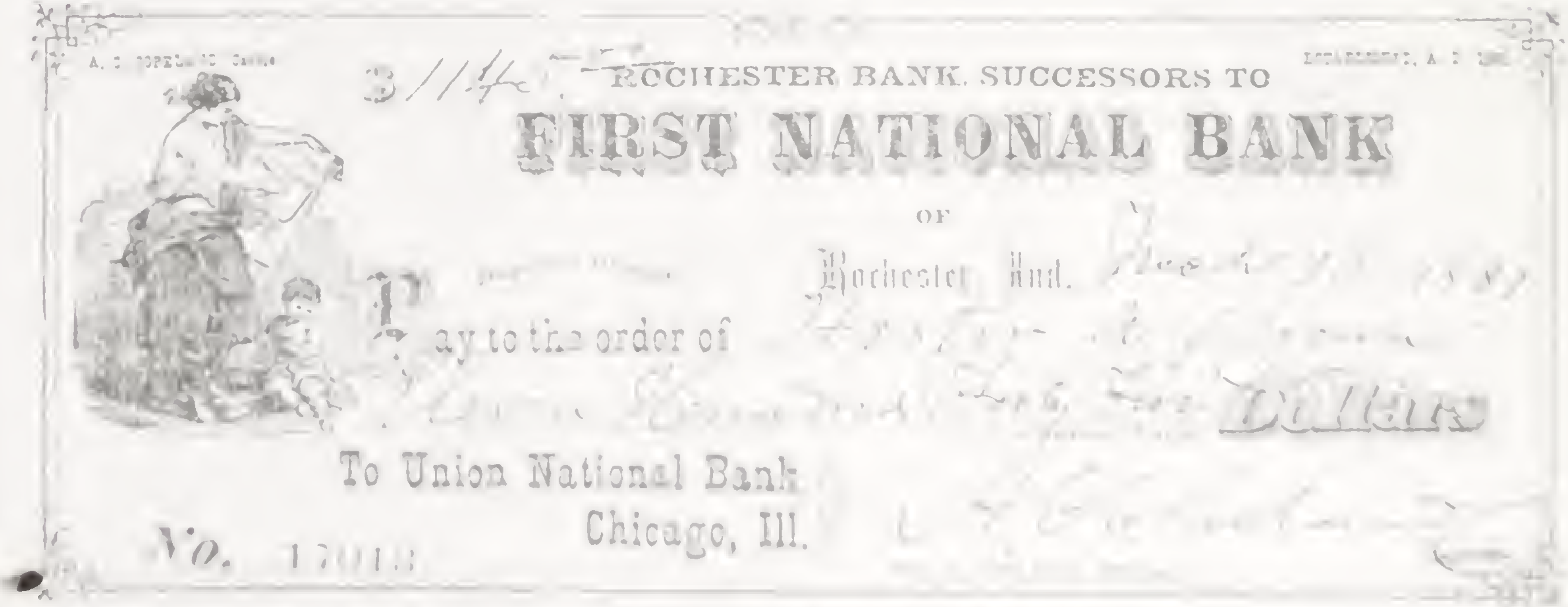
TEN

10

AUTHORIZED CAPITAL

Cash'r

Pres



3/114

ROCHESTER BANK, SUCCESSORS TO

FIRST NATIONAL BANK

OF

Rochester Ind.

Pay to the order of

Dollars

To Union National Bank
Chicago, Ill.

No. 17018

Vignettes are a fascinating part of the study of [illegible] and related banking documents. The above are from the collections of [illegible] Hooper. The article and additional illustrations begin on page [illegible].

C.C.R.T. AND T.C.L. INFORMATION

CCRT membership dues is $3.50 per year and includes four issues of THE CHECK LIST mailed 3rd class. First Class mailing add $2.00. First Class Mail must be used to foreign destinations - Canada and Mexico add $2.00 to dues, all others add $3.50. Remittance must be in U.S. Funds.

THE CHECK LIST is issued quarterly with mailing dates as follows: January 31, April 30, July 31, and October 31.

Closing date for receiving material for publication is 30 days prior to mailing date.

Articles, clippings, news items, book reviews, comments and suggestions are solicited and always welcome.

Advertising rates are available from the publisher. Rate sheets will be included with one issue of TCL during the year.

Neither the publisher or CCRT assumes responsibility for transactions between members or members and other parties.

The views expressed in material received and published or included as a supplement may or may not be in accord with those of the publisher and his staff.

A complete membership roster will be issued once a year with supplemental rosters added on a quarterly basis.

* * *

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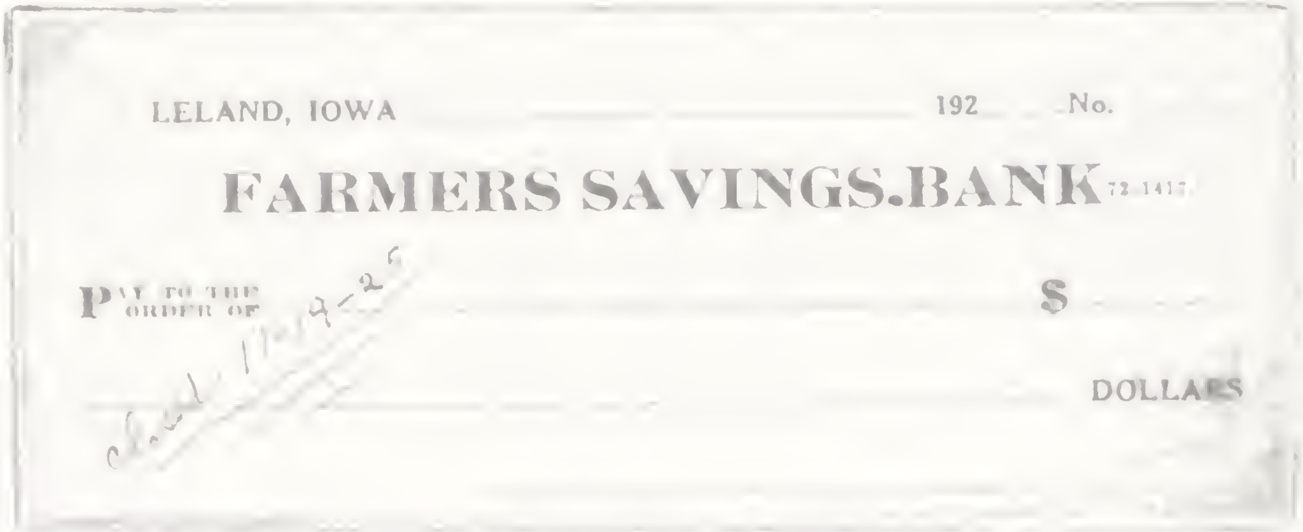
Gene Morris (CSRT #67) Box 462, Forest City, Iowa 50436

In 1855, a man named Benson was the first settler in Newton Township, Winnebago County, Iowa. Another settler was John B. Hill, who settled on the land homesteaded by Benson. Because of all the native timber, fruit trees and shrubbery set out by Mr. Hill, this area soon became known as Benson Grove.

The town of Benson Grove was laid out by J.B. Hill in the summer of 1864. Benson Grove became a popular place for people to meet as it was midway from both ends of the county and was on the stage coach trail. However, in 1879 the new M. & St. L. Railroad preferred the level bottom lands owned by J.D. Leland and located to the southwest of Benson Grove. Benson Grove became an inland town and in 1880 J.D. Leland purchased land to the west of the railroad, built the first store and changed the name of the town from Benson Grove to Lelandsburg. Later the name of Lelandsburg was shortened to Leland. Leland was a prosperous little town, having the official plot of the town filed July 15, 1887 and became an incorporated town in 1894 with a population of 215.

The Farmers Savings Bank was organized by B.A. Plummer, President of The First National Bank of Forest City and commenced business in November of 1900. First officers of the bank were B.A. Plummer, President; J.D. Leland, Vice President and Charles Isaacs, Cashier. The Farmers Savings Bank closed November 19, 1925.



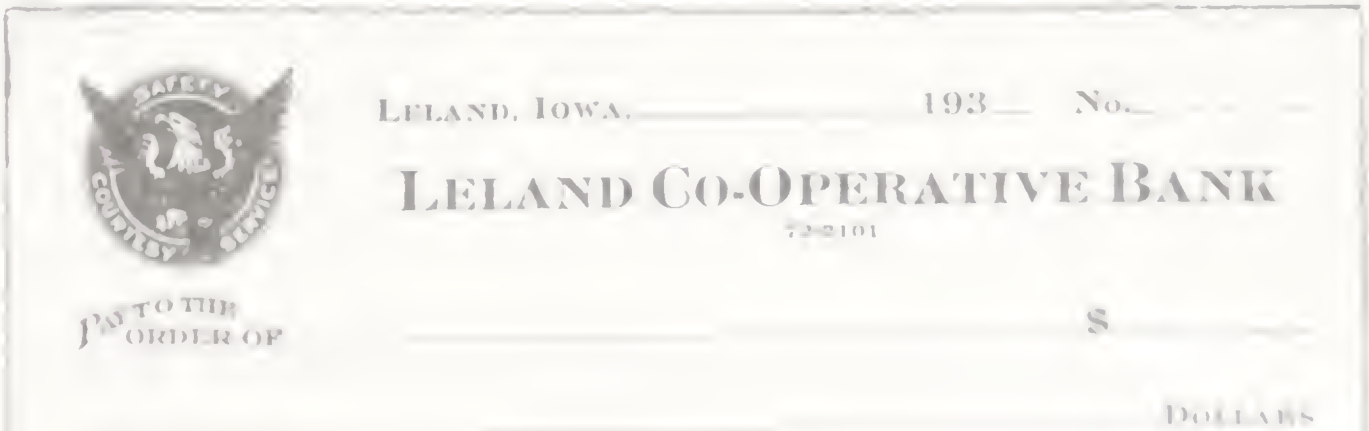
LELAND, IOWA 192 No.

FARMERS SAVINGS.BANK 72-1417

PAY TO THE ORDER OF $

DOLLARS

Closed 11-19-25



LELAND, IOWA, 193 No.

LELAND CO-OPERATIVE BANK

72-2101

PAY TO THE ORDER OF $

DOLLARS

FOR

Continued on next page

The Leland Co-operative Bank was organized January 12, 1928 and operated in the old Farmers Savings Bank Building. Officers of the Co-operative Bank were H.N. Hanson, President; H.D. Branstad, Vice President; O.J. Nelson, Cashier; Wava Osmundson, Bookkeeper. This Co-operative Bank closed in 1936.

Since 1936 this thriving little town of 223 population has not had a bank. The top of the building where the bank used to be has been torn away and the bottom remodeled to be used for another business...now known as "The Twilight Inn".

* * * * * * * * * * *

CCRT LOSES FRIEND

We were saddened to learn of the unexpected passing of Lesley G. Lodge, editor of CALCOIN NEWS. Mr. Lodge passed away January 11, 1972 , the result of a heart attack.

As you know from past issues of TCL, Mr. Lodge was responsible for a number of interesting articles that have appeared in our past issues. He took the time to go through his files and back issues of CALCOIN NEWS to locate appropriate articles to send your editor to reprint in TCL.

Your editor is especially saddened because no longer will he receive the warm, friendly and encouraging letters that accompainied the articles from Mr. Lodge.

Mr. Lodge brought CALCOIN NEWS, the official publication of the California State Numismatic Association, the first place award as the outstanding publication issued by state and regional coin clubs. This award was made at the past American Numismatic Convention in Washington, D.C. in 1971. He served as editor of CALCOIN NEWS for the past ten years.The article on bank clearing houses appearing in this issue is the last article received from Mr. Lodge, shortly before his death.

Your editor, CCRT and the whole numismatic fraternity has suffered a great loss in the passing of this eminent numismatist.

* * * * * * * * * * *

I.N.A. - FIRST ORGANIZATION TO ACT ON CHECK EXHIBITS

Mrs. Philip Budd, CCRT member from Fort Madison, Iowa reports that check exhibits will be accepted by the Iowa Numismatic Association at all conventions held by this organization. This topic was brought to the floor at a recent I.N.A. meeting. Action was taken from the floor in the form of a motion and passed. Motion was offered by William Ott of Ottumwa, Iowa and seconded by Eugene Morris of Forest City. In discussion it was decided checks presented for exhibit would appear under the Miscellaneous Division.

For this official action by the I.N.A., CCRT is most grateful. Also a big thanks to all our Iowa active CCRT members!

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POSTAGE STAMPS

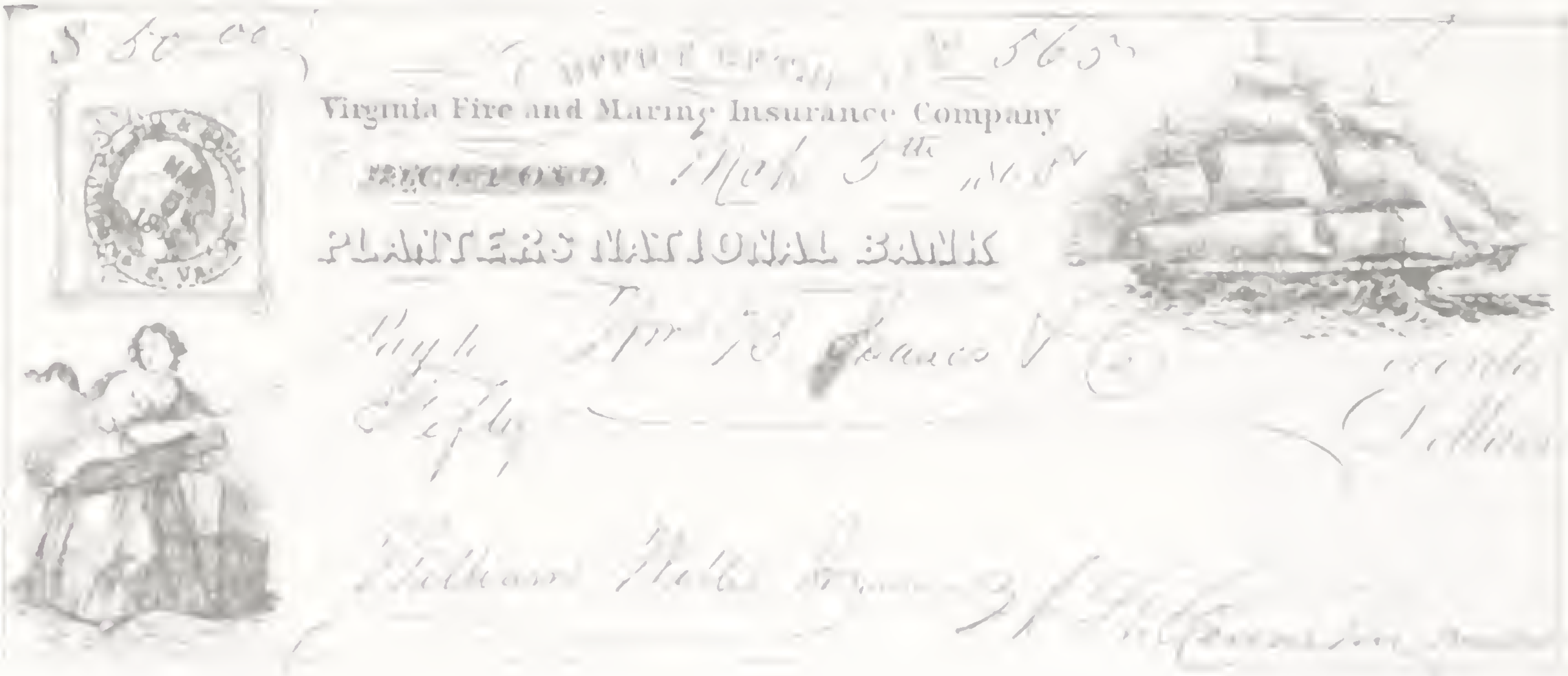
Postage is one of CCRT's largest expenses; if any member knows of a source that has mint stamps (with gum) available at a discount, please inform your editor.

MATCHING CHECK AND NOTE VIGNETTES

Richard T. Hoober (CONT #196) P.O. Box 198, Newfoundland, Pa. 18445

An increasingly important aspect of our nation's monetary history is the collecting of bank checks. Interesting in themselves, they also command the attention of the numismatist and the philatelist. Numerous early checks stipulated that payment was to be made in gold or silver, sometimes at stated discounts, and for the stamp collector there is a wide variety of affixed and imprinted revenue stamps to add interest in collecting.

A somewhat less widely recognized aspect of check collecting is to be found in the study of vignettes as they appear on numerous checks, many of which are exact duplication of vignettes to be found on obsolete notes and scrip issued largely in the latter half of the 19th Century. Currently, a renaissance of the use of pictorial checks is taking place, the illustrations being of a city, historical buildings, or attractive scenic views. The majority of the earlier checks used allegorical figures and bank buildings. Such figures as Hope, Ceres, Justice, Liberty, and Commerce, were widely used on the obsolete notes and also on many of the notes issued by the Confederate States of America, and the individual state notes of the Civil War period.



$50.00

No 565

Virginia Fire and Marine Insurance Company

RICHMOND, Mch 5th 1868

PLANTERS NATIONAL BANK

Pay to [illegible] Francis [illegible] or order

Fifty [illegible] Dollars

William Willis Jr

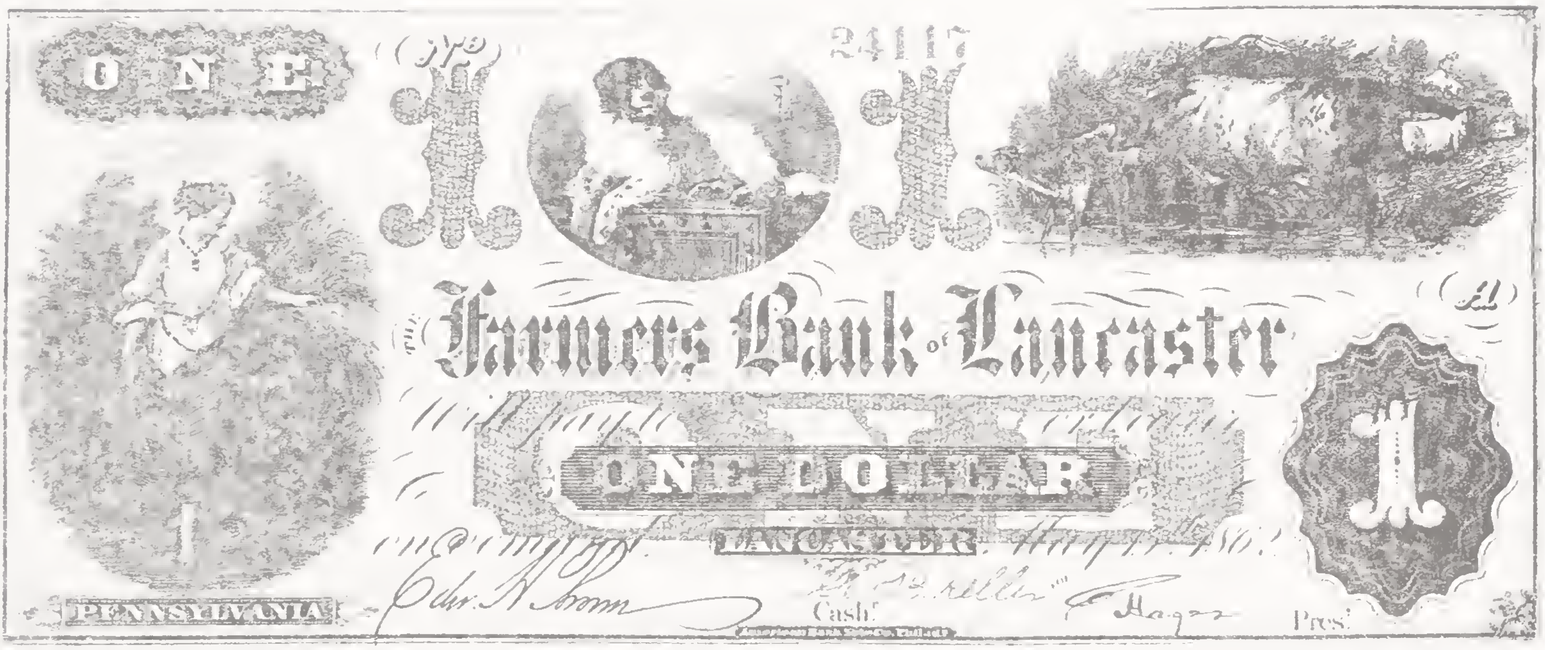
Secretary

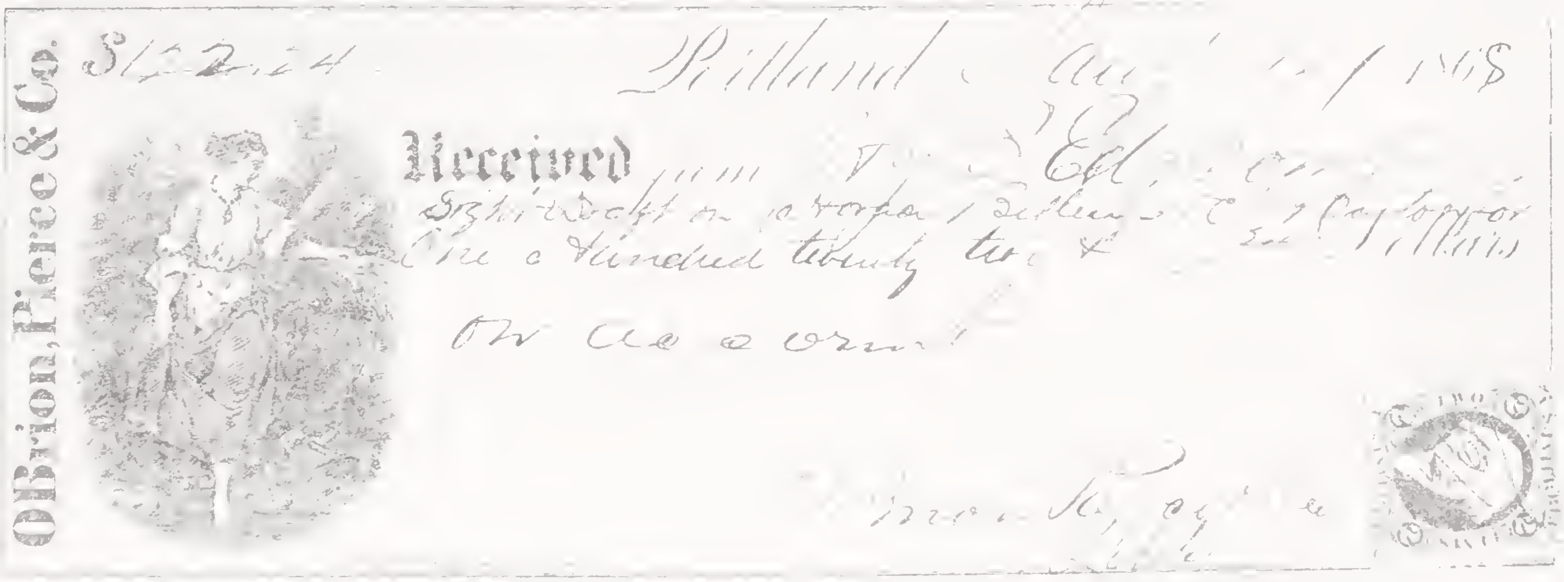
Checks drawn on the Planters National Bank, in 1868, bear two vignettes which exactly correspond to vignettes of C.S.A. notes, types 7 and 10, of Hope and a clipper ship under full sail. The firm of Keatinge & Ball, Confederate engravers, succeeded the old firm of Hoyer & Ludwig, Richmond. The illustration of the clipper ship is also to be found on the $2.00 note issued by the Monticello Bank, Charlottesville, Va., dated May 1, 1861.

The First National Bank, Rochester, Indiana, issued attractive checks on pink paper, one bearing vignettes of Lincoln, Washington, and Grant, including a [illegible] the words ONE DOLLAR - [illegible], lithographed by [illegible] & Co., Chicago, Ill. [illegible]

[illegible]
[illegible]

is then imprinted, and the check is dated 1861. The original design was engraved by the American Bank Note Co, and used on the very attractive three-color $10.00 note of the Bank of the City of Petersburg, Va., dated 1861. However, the original design lacks the inscription as noted on the check. (See front cover on this pair of matching vignettes)


ONE
No 24117
1
1
The Farmers Bank of Lancaster
A
Will pay to the bearer
ONE DOLLAR
on demand
LANCASTER
1862
Cash.
Pres.
PENNSYLVANIA
American Bank Note Co. Philada
1

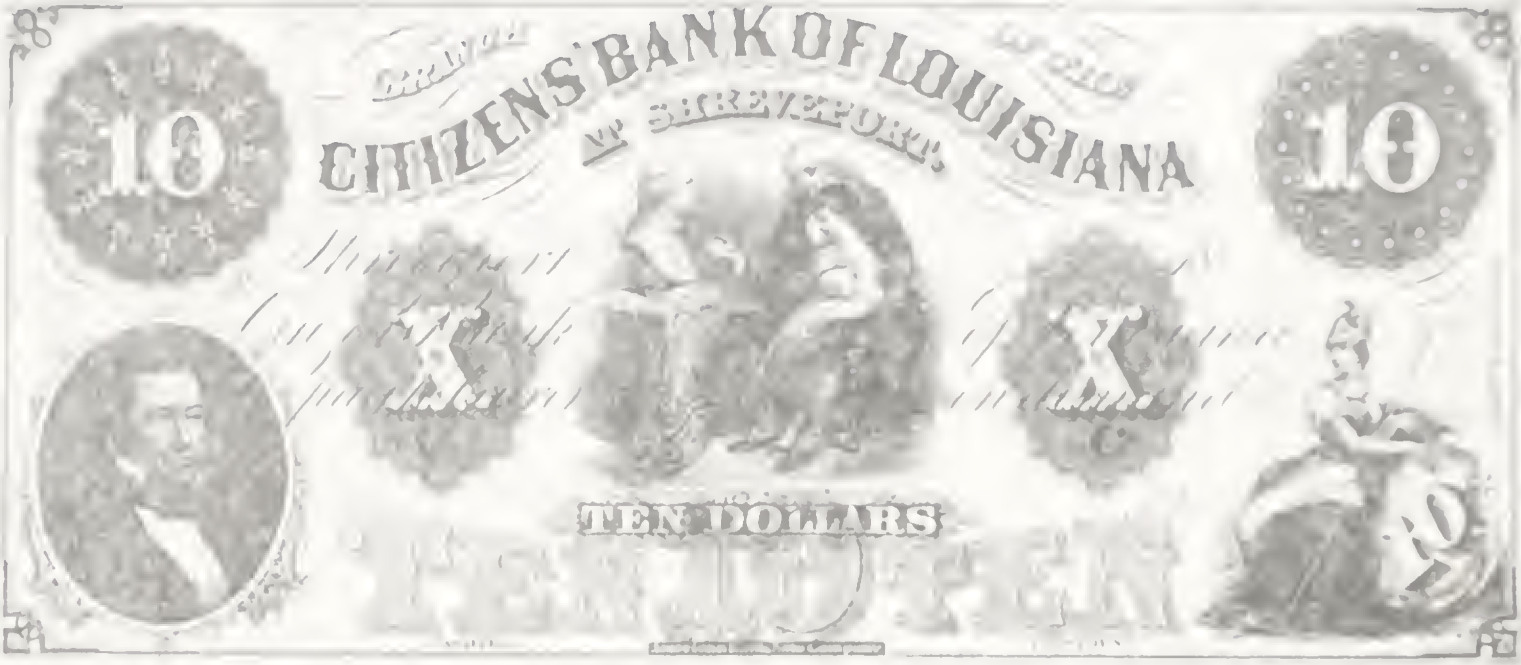

O'Brion, Pierce & Co.

$122.24 Portland Aug 1 1868

Received from
Sight Draft on Bailey & Noyes
One Hundred twenty two & 24/100 Dollars

On acct

The above beautiful note of the Farmers Bank of Lancaster, Pa., 1862, bears the vignette, at left end, of woman stepping into a stream, also a creation of the American Bank Note Co. A lithographic counterpart was adopted on the receipt of O'Brion, Pierce & Co., Portland, Me., and dated 1868, the product of Bailey & Noyes, Portland.



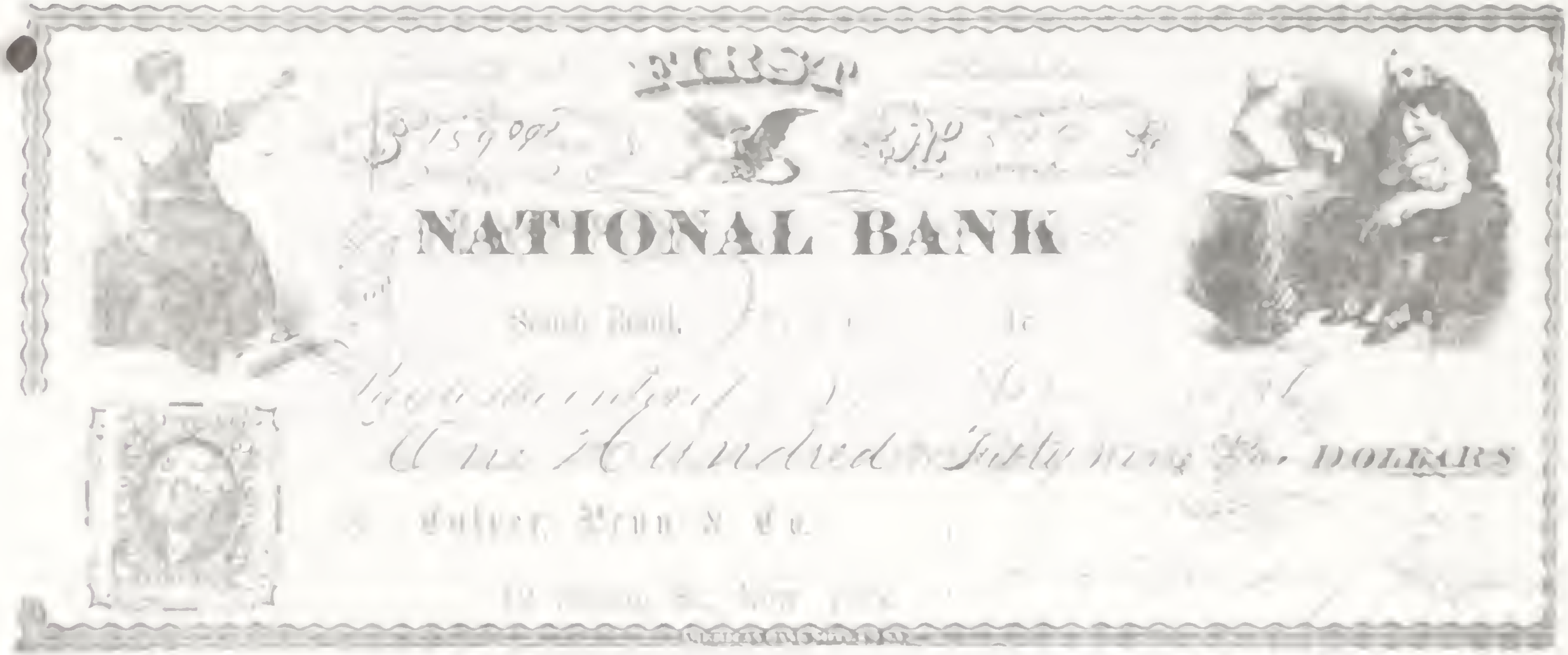
BRANCH OF THE CITIZENS' BANK OF LOUISIANA AT SHREVEPORT

10

X

TEN DOLLARS

TEN



FIRST NATIONAL BANK

$159 00/100

South Bend, 18

One Hundred & Fifty nine 00/100 DOLLARS

Culver, Penn & Co.

19 Nassau St. New York

[illegible]

The $10.00 note of The Citizens' Bank of Louisiana, Shreveport, [illegible]

[illegible]

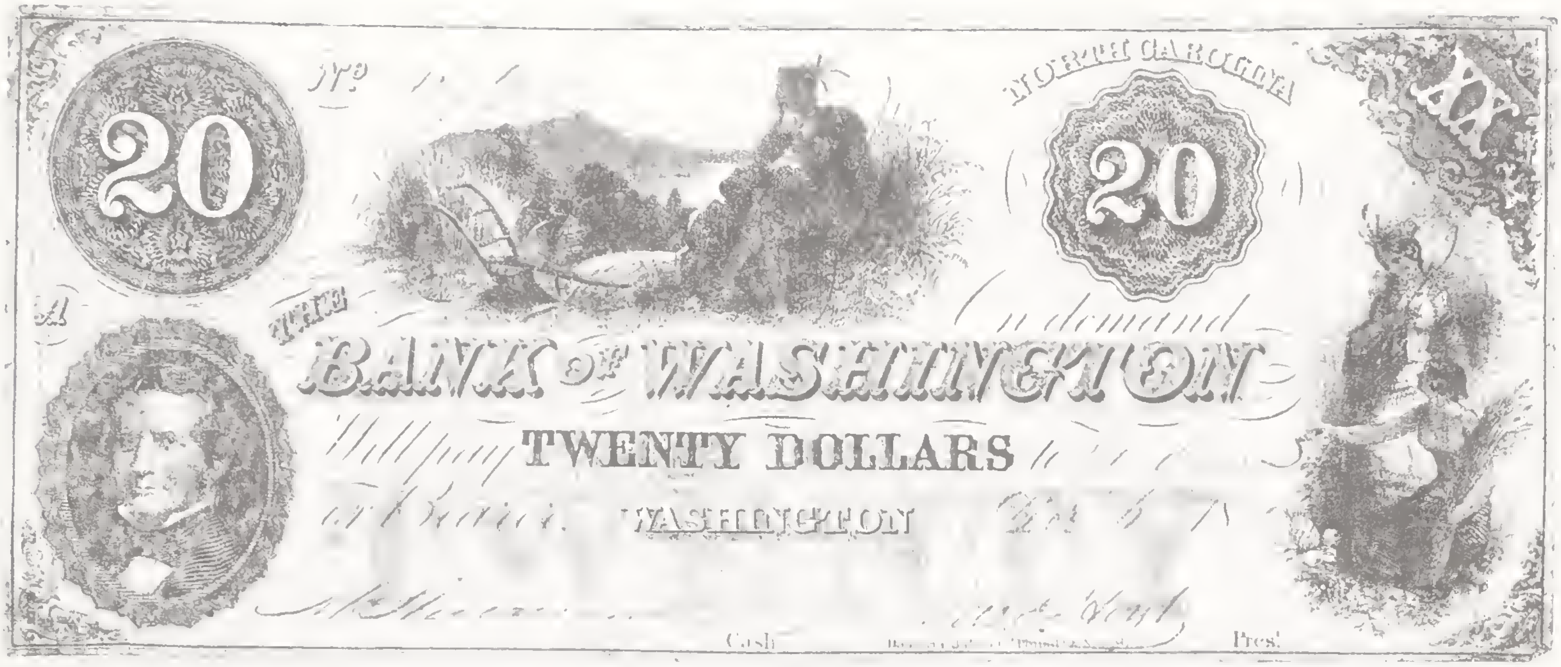
[illegible]. The First National Bank, South Bend, Indiana, [illegible]

[illegible]

[illegible].

Pr. [illegible]
Apr. 72

(see opposite page)



No

20

NORTH CAROLINA

20

XX

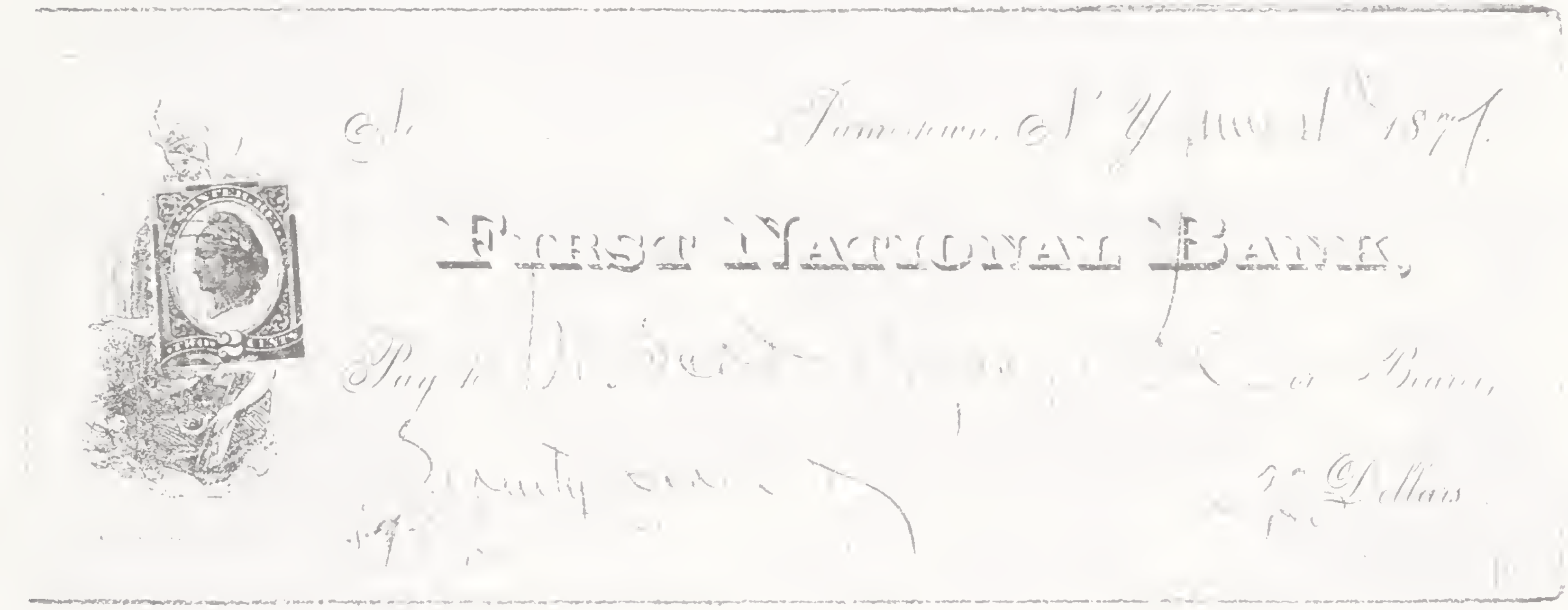
A

THE BANK OF WASHINGTON

On demand Will pay TWENTY DOLLARS to [illegible] or Bearer. WASHINGTON

Cash

Pres.

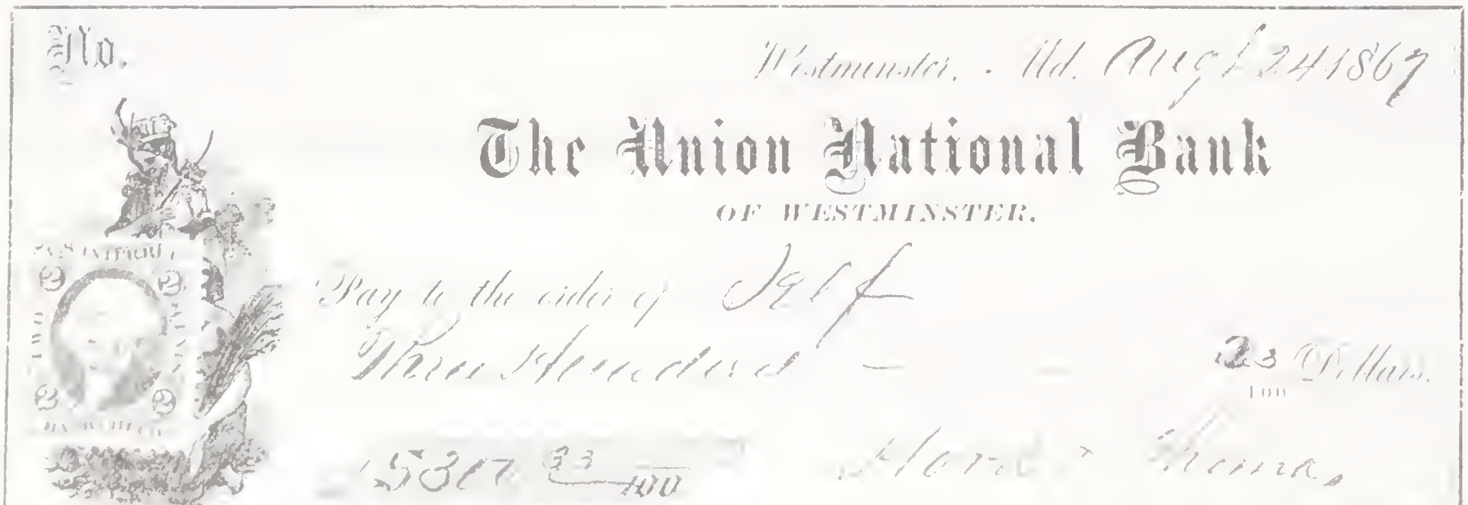


No. Jamestown, N.Y. [illegible] 1871

FIRST NATIONAL BANK,

Pay to [illegible] or Bearer,

[illegible] Dollars



No. Westminster, Md. Aug 24 1867

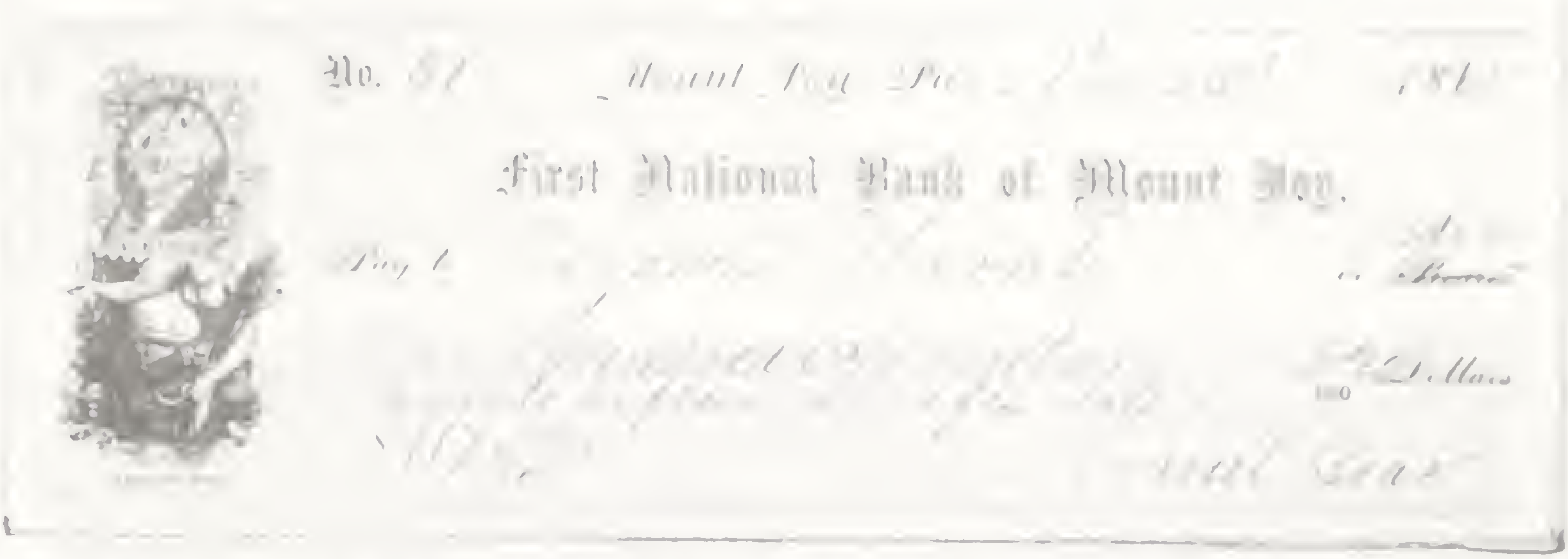
The Union National Bank

OF WESTMINSTER.

Pay to the order of Self

Three Hundred — 33/100 Dollars

$300 33/100



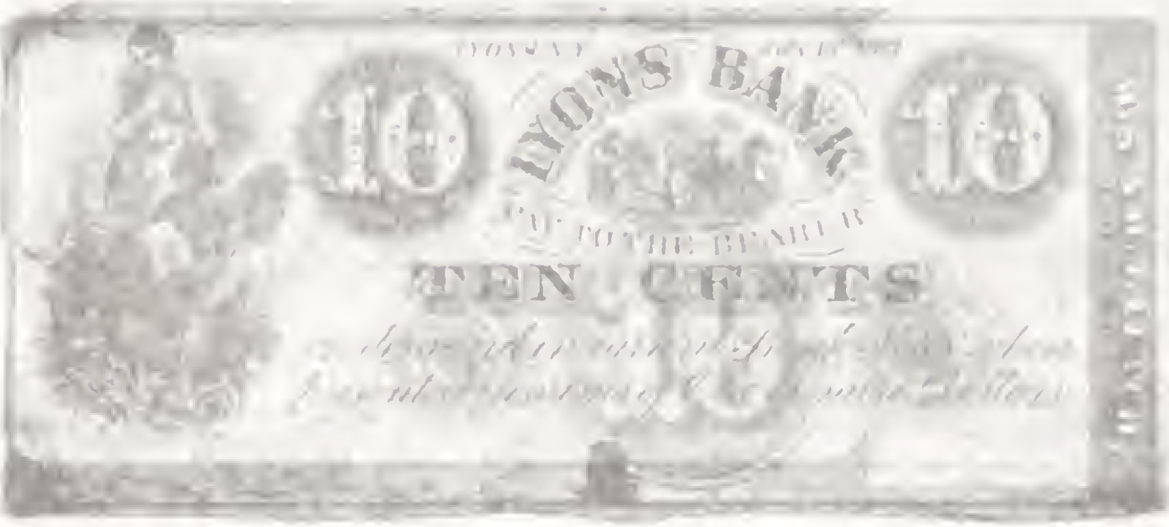
No. 51 Mount Joy Pa 187

First National Bank of Mount Joy.

Pay to

Dollars

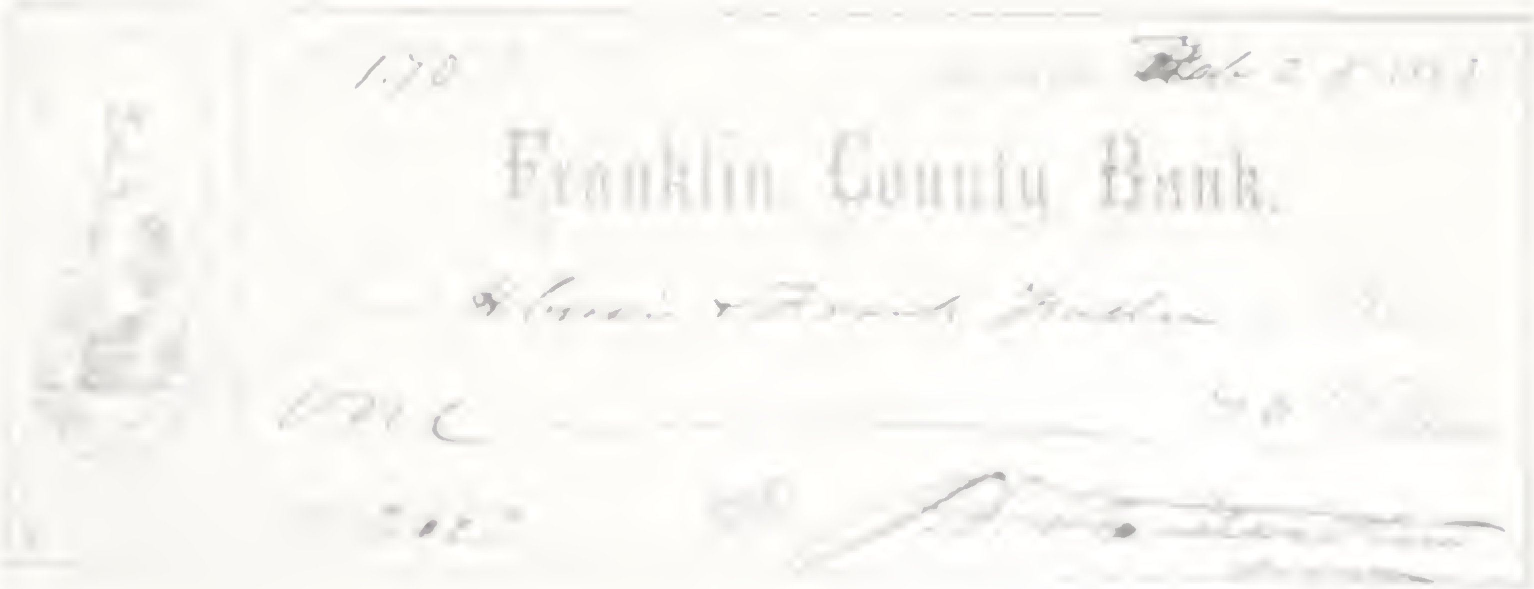
Danforth, Bald & Co., designed the vignette of an Indian maiden standing and partially kneeling, holding a sheaf of grain, as shown on the $20.00 note of the Bank of Washington, North Carolina, in 1862. This design was used on numerous other notes in various states, and was duplicated on a number of checks: the First National Bank, Jamestown, N.Y.; the Union National Bank, Westminster, Md.; the First National Bank of Mount Joy, Pa.; dating from 1868 to 1877 and lithographed by various local printers. (Note variation in vignettes - maiden holds sickle in right hand on the $20.00 note and in left hand on all checks)



LYONS BANK

PAY TO THE BEARER

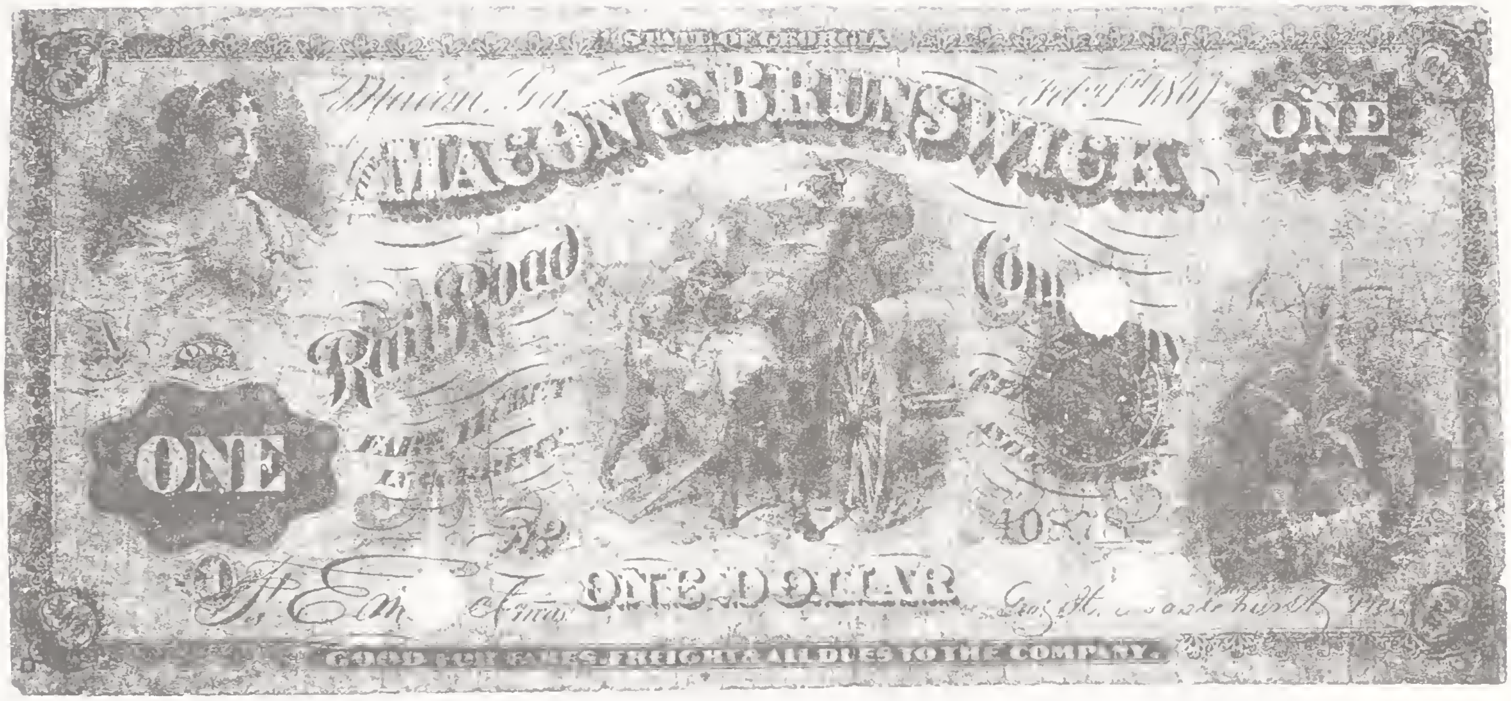
TEN CENTS



1.70

Franklin County Bank.

A variation of the previous design is that as shown on the 10¢ note of M.S. and H.J. Leach, Lyons, N.Y., payable at the Lyons Bank, 1862, a type of private scrip widely used in lieu of the ever-scarce specie. The standing Indian woman has been substituted by the use of a woman with folded arm. Also a very popular design, it was used on checks of the Franklin County Bank, Greenfield (Mass.?), printed in red and dated 1863. (Note in this design kneeling woman holds sickle in right hand on both illustrations)



The Continental Bank Note Co., engraved the notes for the Macon & Brunswick Railroad, Macon, Ga., in 1867. The design in the upper left corner, was entitled "Star of the West." The design was also used on checks issued by the Peoples' National Bank, Rock Island, Ill., on blue paper, in 1882.

From this all too brief study, it becomes evident that here is an area awaiting further, more detailed investigation, and these weak links of association with the sciences of philately and numismatics are but the forerunners of more advanced and interesting research.

* * * * * * * * * * * *

BUY SELL TRADE

ALL FOREIGN PAPER MONEY

SPECIALIST IN MEXICAN PAPER MONEY

ED SHLIEKER

P.O. Box 66051

Chicago, Illinois 60666

U. S. A.

Member

ANA - [illegible] - [illegible] - [illegible] - [illegible] - [illegible] - [illegible]

* * * * * * * * * * * *

NOTES FROM YOUR EDITOR

It's great to report that Larry Adams is doing a fine job as membership secretary. It certainly has helped lighten the load at this end. Not only is Larry recruiting new members but contacting those who have not renewed membership - and he has succeeded in bringing some back. Of course he's also sending new members welcome letters, membership cards and keeping the necessary records etc. In spite of keeping in constant touch with eachother by mail and its inherent delays, the "system" is working surprisingly well.

Further help came from Jack Weaver our auction manager who kindly took the time to type up a set of mailing labels for sending TCL and the mail auction. Thanks a million! And to keep the mailing labels up to date Larry is sending the new member addresses to Jack.....That's cooperation!

Bill Heald was responsible for compiling our recent index for the 1971 issues of TCL. This is time consuming work for which all CCRT members, especially your editor, are appreciative. Through oversight on the part of your editor proper credit was not given in issue #9. A big thanks Bill. It should be noted that the 1970 index was also compiled by Bill Heald.

Your editor still has one big problem - mail comes in faster than it can be answered. Mail is always appreciated for it keeps your editor abreast of what members are doing, thinking and suggesting. Unfortunately during the period necessary to publish an issue of TCL, most matters must be left to pile up until the issue is out of the way. Please be assured every effort will be made to answer letters as promptly as possible. All CCRT matters have to be accomplished after daily working hours and available time on weekends. Your indulgence is appreciated.

Many of our members have requested additional CCRT application forms and information sheets to pass along to prospects. This is greatly appreciated and has helped increase our membership. Recent large scale coverage of checks and check collecting in COIN WORLD and THE NUMISMATIC SCRAPBOOK has and continues to bring us inquiries and new members (see further comments on this coverage elsewhere in this issue). CCRT offers a big thanks for this valued publicity in these fine publications.

Each new auction brings some new additional bidders to those who regularly bid. This is an important function of CCRT and our auction manager, Jack Weaver continues to make each succeeding one better than the last. What is needed more than anything else is still greater participation from the membership in submitting bids. Recent auctions have offered some better than average, interesting material that would enhance any collection. Look those bid sheets over carefully, there are some real goodies offered. A special thanks to members Casper, Bowman, Fine and Reynolds for their donations of material, or at least an extra slice of the sale price of the items in the past and upcoming auctions. An extra thanks to Bob Richards too, for not only donating to the auctions, but in furnishing checks for the Check Exchange program and in addition donating checks for our special offers of Iron Cliffs Co. checks featured in previous issues of TCL.

For your protection - do not send unsolicited material to members, or anyone else for that matter. It is strongly suggested you contact the person first to determine his acceptance of approval material.

By experience it has been learned that in spite of another recent increase in Third Class Mail postage rates (the bulk of CCRT members receive their copies under this class of mail), it still takes from two to six weeks for members to receive their issue after it is mailed.

I'm pleased to announce CCRT and the American Revenue Association have completed arrangements whereby their respective publications will be exchanged as they are issued. Initial groundwork for this was done by Larry Adams. So....if those revenues on the checks in your collection have a strong appeal, join the ARA. The address to write is Mr. Bruce Miller, Sec'y.-Treas., American Revenue Association, 1010 South 5th Ave., Arcadia, Calif. 91006. Dues - $4.00 per year.

CCRT will continue to be on an exchange basis with the California State Numismatic Association -TCL for CALCOIN NEWS.

Each issue of TCL is sent to the Smithsonian Institution as well as several other museums. All major numismatic and antique publications also receive our issues.

A SPECIAL REQUEST

When writing your editor to send copy for the Clearing House page, display ads, reference material, articles, experiences etc. it would be very much appreciated if each item were on a separate sheet of paper. In this way each subject sheet may be filed in a proper folder for the coming issue of TCL. This eliminates the possibility that an item may be overlooked that is buried in the text of a letter and relieves the editor of recopying separate items within a letter. Your cooperation will be appreciated.

SOCIETY OF PAPER MONEY COLLECTORS

Members of CCRT would do well to learn more about the Society of Paper Money Collectors. The interests of SPMC and CCRT complement each other; if your other collecting interests include paper money you can't afford to not belong to this large and still growing organization.

PAPER MONEY, the official quarterly publication of SPMC is printed on high quality slick stock with superb and clear illustrations. Contents and make-up are of professional quality with feature articles by recognized collectors and researchers. Some recent and also past issues have contained check-related articles written by persons you'll recognize as fellow CCRT members. Miss Barbara Mueller (CCRT #15) is the professional editor of PAPER MONEY.

Recent issue Vol. 10, No.4 contained among many other articles the following: "Currency and Check Vignettes" by Richard T. Hoober, "Boise's Paper Pennies" by Cliff Murk and "Moingona Bank was Never Opened" by Larry Adams - all CCRT members.

Enclosed with this issue is an information sheet and application form. If you decide to join this well recognized society, and it is hoped you will, complete the application form and mail to address noted on form.... You'll be glad you did!

C L A S S I F I E D   A D S

Listings on this page are free to members - additions are encouraged. Listed below are items members wish to BUY, SELL, TRADE or WANT.

WANT Checks and documents signed by early auto and aviation industry pioneers. [illegible], INC., 301 Broadway, New York, N.Y. 10007

WANT ALWAYS WANTED: Iowa bank checks and stock certificates for my collection. Please write me about what you have for sale or trade. All letters answered. Larry Adams, 969 Park Circle, Boone, Iowa 50036.

WANT I am very interested in obtaining checks written on Toledo, Ohio banks besides my other interests too - Lincoln, Nebraska, Northwestern, Ohio banks etc. Joseph R. Johnstone, 66 W. Buena Vista St., Redlands, Calif. 92373.

WANT Checks drawn on any banks in San Pedro, California, dated prior to 1955. Virginia [illegible], P.O. Box 270, San Pedro, Calif. 90733

WANT Checks signed by Adolph Sutro. Also by the Big Four Silver Kings: Fair, O'Brien, Mackay and Flood. Vernon H. Weeks, Box 625, New Rockford, N.Dakota 58356.

WANT DRUG AND MEDICAL STUFF - Checks, scrip, advertising notes, cards, envelopes, tokens, medals, anything relating to medicine and pharmacy and medical practitioners. Leonard [illegible] White, 316 Montclair Ave., Boston, Mass. 02131.

WANT Check on The Sixth National Bank of New York City. Kenneth D. [illegible], P.O. Box 252, Clinton, New York 13323.

WANT Checks and stock certificates from typewriter manufacturing companies and paper mills. State your terms. Larry Adams, 969 Park Circle, Boone, Iowa 50036.

WANT Examples of Scott's RN-[illegible] on any document or anything else. Contact Paul G. [illegible], 200 West Third Ave., San Mateo, California 94402.

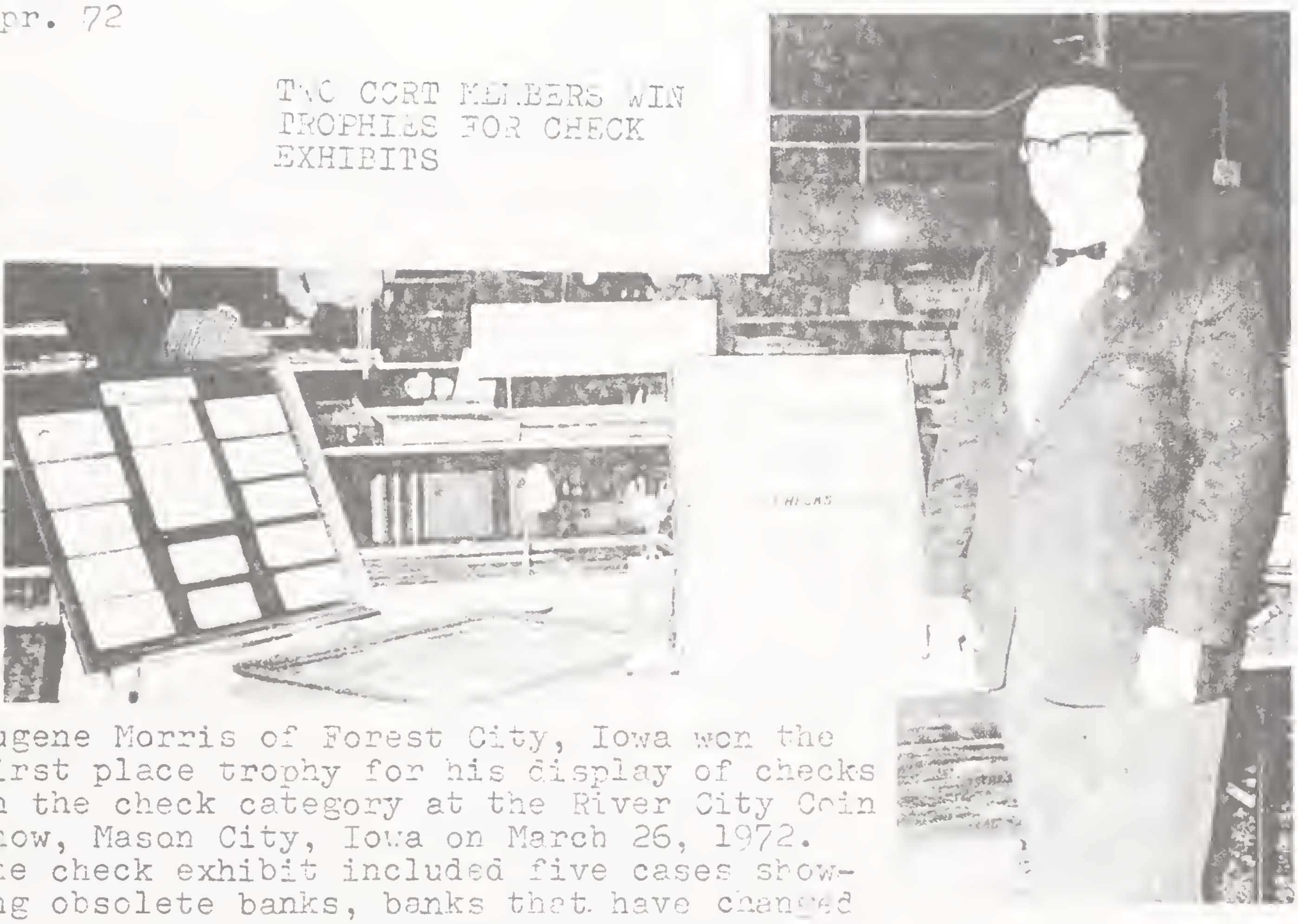
WANT Check forms from all states, old and new, used and unused. Have several hundred unused modern checks to trade and [illegible] trade. Anyone who has ever received auto license plates from the following states, I can use two of each: California, Washington, Oregon, Utah, Nevada, Idaho, Arkansas, and West Virginia. Will repay postage on license plates. Also want any DAV miniature license tags and pens and pencils for son's collection. All letters answered. Fred [illegible], R.R. #2, Arlington, Iowa [illegible]

WANT Dental, medical and drug-related items: scrip, checks, [illegible], tokens, mirror cards, etc. including bills and checks by dentists, physicians and druggists. Dr. Dale [illegible], [illegible] West [illegible] Ave., Mitchell, S.D. 57301.

WANT [illegible] type machines used to [illegible] old checks. [illegible] and [illegible] bank [illegible] paper. Robert [illegible], P.O. Box [illegible], [illegible], Calif. [illegible]

(Continued on page [illegible])

TWO CCRT MEMBERS WIN TROPHIES FOR CHECK EXHIBITS



Eugene Morris of Forest City, Iowa won the first place trophy for his display of checks in the check category at the River City Coin Show, Mason City, Iowa on March 26, 1972. The check exhibit included five cases showing obsolete banks, banks that have changed their names and some older ones signed and cancelled with various types of revenue stamps on them. One check was dated 1864.

Arlin Zingg of Leland, Iowa won second place with a check display showing checks from all the banks in the 99 county seat towns of Iowa.

At the Forest City, Iowa Coin Show held April 8-9, 1972 Arlin Zingg and Eugene Morris again displayed their checks. With a different set of judges, the winners were reversed; Arlin Zingg won the first place trophy and Eugene Morris won the second place trophy.

IOWA CHECK COLLECTORS MEET

Report - Eugene Morris

CCRT members present at the Mid Iowa Coin-A-Rama, L to R: 1st row John Hickman, Donald Anderson, Wilbur Palmer; second row Mrs. June Dunn, Arlin Zingg; third row Charles Cox, Fred Bolhuis; fourth row Eugene Morris, Larry Adams.

The Mid Iowa Coin-a-rama, first [illegible] coin show of 1975 in Iowa was held in Ames, Iowa on February 22-23.

Larry Adams had a table containing applications and publications for CCRT, ANA, [illegible] and [illegible]. He also had a few copies of PHOTOGRAPHIC SCRAPBOOK for the check collectors, plus checks to trade.

On Saturday, Larry signed up a new member for CCRT; he was Tom McMann of Mason City, Iowa. A short meeting of a few Iowa check collectors was held Saturday with some interesting trading taking place.

On Sunday afternoon nine Iowa check collectors gathered for a meeting and a check trading session. A CCRT member, Donald Anderson of Kellogg, Iowa brought along a large quantity of checks and related items that he traded and also gave to the other collectors. Don also gave a nice talk on his collection and his particular interest in collecting checks.

Bob Coney of Sioux City, Iowa, who is not a member, brought a box of checks to Larry Adams to distribute among the collectors. Everyone had a little to trade or pass along to the other collectors and with the large quantity from Mr. Coney and Mr. Anderson, the table area set up by Larry Adams was a very busy place for a couple of hours while everyone was adding to their collections.

Present for the Sunday afternoon session and pictured were the nine above members. Absent were Dean Oakes, Bill Ott and Tom McMann who were present on Saturday, making a total of twelve CCRT members present for the two day show.

I believe all twelve collectors added to their collections, had a wonderful time and look forward to getting together again at another show.

I wonder if the Iowa group has not set a record for attendance at a show within the state for CCRT members getting together.

(This could be a national record excluding the ANA conventions.)

. . . .

NO REPORTS

Unfortunately there are times when personal matters must take precedence over CCRT and I am sorry to say for this reason that we have no reports on [illegible] Question Box, [illegible] and [illegible] columns. We hope to be in full swing with these items in the next issue of [illegible]. Larry

WHAT MEMBERS ARE DOING AND SAYING

Cliff Murk of Newport, Oregon has sent word that he recently won Second Place with his display of checks at Grants Pass Coinerama sponsored by the Caveman Coin Club. His exhibit was displayed under Class H which is for a club or dealer. His exhibit consisted of checks of the late 1700's. Congratulations, Cliff!

Cliff also states in his letter "I think the best way to house a collection, with both an eye to protection and displaying, is to use a vinyl, never acetate, bill holder for each individual piece and then to procure or build your cases in the approved A.N.A. size. In this way you can select and tailor a group for some specific interest or show. My own cases are made of mahogany, ¾ by 1½ stock in three different sizes which gives me an awful lot of latitude."

* * * *

From Ken Howard, Norwalk, California:

I thought you might like to hear a little about my check collecting experiences. I have several sources of old checks in my local area. The best luck has come from antique shops rather than coin shops. Besides checks there are many other old paper items I've seen in stray lots. The most interesting have been some old billheads and a box full of stuff containing unknowns. I did find the autograph of Lou Costello (of Abbott & Costello) and the club letterhead lists Abbott and Costello and Cary Grant as officers. Also, there was a typed envelope addressed to comedian Joe E. Lewis, Shanghai, China and an invoice for "flowers for John Barrymore", dated 1942, the year he died.

Also, I stopped by the Barclays Bank of California to see about getting enough of their checks for the membership and to offer them my checks for display. I got only a few checks but the manager of the bank is now trying to find a display case for my checks, so maybe we will get a few more members in this area.

* * * *

Ray H. Rathjen of Pleasanton, California writes: "I displayed obsolete notes and checks at the recent Livermore Valley Coin Show. I took first place in the paper money category but the checks were not in competition as there was no category for this and I was the only one displaying. I passed out about a dozen membership forms but cannot say anything definite about any of them. I think I had a good idea though, when members go to a coin show, they could wear a lapel badge that reads ASK ME ABOUT CHECK COLLECTORS ROUND TABLE. You'd be surprised at how many ask. When they do, take them over and show them your check display and use it as a lead-in about the group. Wonder what it would cost to get a nice looking badge like that made up, although a typed one works O.K."

Thanks for an excellent suggestion. It's hoped other members will try it and report on the response.

* * * *

From Fred Bolhuis of Aplington, Iowa - "I have completed my Iowa collection of modern checks of banks that are in business today. I'm still working on the old obsolete banks."

* * * *

Professor Harold Don Allen, our active Canadian CCRT member, has been elected to The International Platform Association. IPA is a non-partisan organization of distinguished persons from many nations. Many of the [illegible] [illegible] of stage, theatre, music and [illegible] [illegible] of the as well as most presidents of the U.S. since Theodore Roosevelt. Its members have been involved in improving the area related to assembly programs available to young students. Congratulations!

. . . .

Two CCRT members were appointed by President Nixon to serve on the recently held [illegible] Assay Commission. Our honored members were Robert [illegible] of New Mexico, Senior Vice President First National Bank in Albuquerque and State Senator, Warren S. Henderson of Sarasota, Florida. Congratulations!

. . . .

From Larry Adams, Boone, Iowa...."When I give an educational talk about checks, as I know some members do, I title my presentation 'Local History Through Numismatics' and also include local National Bank Notes, tokens, scrip, stock certificates, etc. and tell how they all relate to the study of history of local numismatics. It's history in your hand, I often say. I have found out this can really keep an audience more interested than just talking about checks alone.

"Let me relate what happened at my last presentation in January. After giving my talk on checks, National Bank notes and tokens, I found that I had opened up the question period forgetting that I had a piece of local depression scrip in my envelope that I had forgotten to mention (I usually show it by force of habit).

"The first question was from a man who remembered using this scrip during the 1930's and wondered if I had heard of it. I could hardly believe it! A few more questions followed, then a man asked me if I was interested in old bonds and the like (he had formerly been secretary and business manager of the school board here). I replied yes, although mentioned that this time I didn't bring along my stock certificates of local interest or the Montana, Iowa school bond that was in my collection. This was quite an unusual experience, and one that probably will not happen again for some time to come. I've found that it is not hard to relate numismatics to many aspects of local history. From that talk I learned a lesson to keep 'prepared for anything.' "

. . . .

Barbara R. Mueller has taken over the duties of editor of THE U.S. SPECIALIST, a monthly magazine published by the Bureau Issues Association which deals with various aspects of U.S. philately. Miss Mueller is also a well known philatelic author as well as a professional journalist. In addition to these activities Miss Mueller is also the editor of THE ESSAY-PROOF JOURNAL and PAPER MONEY, the official publication of the Society of Paper Money Collectors. CCRT wishes Miss Mueller well in her new added work.

. . . .

Jack Weaver and his son Robert attended the [illegible] Semi-Annual Convention of the California State Numismatic Association Convention in San Francisco. At the educational forum Jack gave a presentation entitled "Checks [illegible] [illegible] Collecting It". He gave a preview showing of the Howard Hughes check slide program which was very well received by those present. At the completion of the program such remarks as "Checks are a lot more interesting than I thought they'd be", "Interesting program", etc. Several noted they had come with an interest and found there was more to it than they'd imagined. A small gathering of CCRT members was held the day following this presentation. Thanks, Jack for your efforts in promoting

ing the hobby of check collecting in such a favorable light at this convention.

* * * *

Member Harry J. Williams (CCRT #157) of Warwick, R.I. made the front page of the Providence, Rhode Island, Evening Bulletin last month when he was featured in a lengthy article illustrated with a photo of him displaying a part of his check collection. Hopefully this article will be reproduced in our next issue, as soon as permission is received to publish it from the Evening Bulletin. Nice going Harry!

* * * *

PRESIDENT OF C.N.A. JOINS C.C.R.T.

A special welcome to Mr. Norman W. Williams, President of the Canadian Numismatic Association who joined CCRT during the recent California State Numismatic Convention. We are pleased to have Mr. Williams join us. Our membership list of eminent and distinguished numismatists continues to grow.

* * * * * * * * * * * * *

C.C.R.T. MEMBERSHIP CERTIFICATES

Membership certificates have finally arrived from the printer but unfortunately too late to include with this issue since they must still be signed and have the member's name inscribed. It is my understanding that Bill Heald will lend his special skills to inscribe each members' name on the certificate.

The certificates are 8½ x 11" in size, printed in two shades of green with black printing. Each has a gold seal affixed with embossed lettering around the edge reading CHECK COLLECTORS ROUND TABLE. The center of the seal is impressed with a eagle. Certificates will be dated as of the time each member joined CCRT. See sample on following page - certainly does not do it justice.

It is hoped they'll be complete and ready to go with the mailing of the next issue of TCL. Every current member will receive a personalized certificate for which there is no specific charge, however a small donation would be appreciated in order to reimburse those several members who paid for this undertaking from their own pocket - no CCRT funds were used. Any cash overages will be applied to getting our Educational Certificate Program going -- see note on this below.

EDUCATIONAL CERTIFICATES

Two more ingredients are needed to get the Educational Certificate Program on the road -- necessary interest to make it worthwhile and funds to have the certificates printed. The seals and die for embossing them are already on hand.

As reported in issue #9, Mr. Frank M. Crowther has offered to operate this program. In a recent letter from Frank he indicated that to date he has received just one reporting of a member giving a program. More participation and reporting is needed!

These certificates would be awarded to members reporting giving talks before civic groups, numismatic associations, school groups, on radio and televisions, etc. They would also be presented for displays of checks, etc. in public places -- in fact for any activity that publicizes and gives information about our hobby. (Cont'd. on Pg. 76)

CHECK COLLECTOR'S ROUND TABLE

1969

MEMBERSHIP CERTIFICATE

Jeane Flaig

IS A Charter MEMBER
IN GOOD STANDING

13
NUMBER

Oct. 1 1969
DATE

(EDUCATIONAL CERTIFICATE - Cont'd from pg.74)

If and when the program is finalized, a form will be sent to each member for him to complete and return to the chairman of this program. The chairman will then record the information on the certificate and send it to the participating member.

Each certificate has space for ten reported presentations. The first will be recorded by the chairman of the program and the succeeding other nine places will be filled in by the member as he gives presentations. The recording in the remaining spaces by the member will be made "official" when the activity is reported and the chairman sends the member a unique small appropriate sticker to place in the proper space.

Previous details of this program were presented on page 23 and 24 of the January 1971 issue of TCL along with a rough draft of the proposed certificate. Also as reported previously we now have the finished master copy of this certificate prepared by our talanted member Bill Heald of Albuquerque, N.M. - it's a dandy!

If you would like to see this program start to function please drop Frank Crowther a note to that effect, and if you have previously given a presentation send him the details (while they are fresh on your mind). Also remember the possible donations received for the Membership Certificates, after covering their cost, will be used to have these Educational Certificates printed. (Hold on donations until you receive your Membership Certificate) It's up to you, let Frank know your desires - send a note, post card will do, to: Frank Crowther, 39 Sterling Ave., Warwick, R.I. 02889.

* * * *

CLEARING HOUSE (Cont'd from pg. 69)

WANT Early Dakota checks, scrip, banking articles, post cards with bank pictures, tokens, nationals. Dr. D.E. Brick, 300 West 4th Ave., Mitchell. S.D. 57301.

SALE OR TRADE I have modern Texas counter checks (blank) - Will trade for anything numismatic or philatelic in nature (mint stamps, FDC only) or will sell at 20 different for $1.00. Two lots available. SASE brings free "Dinosaur" check bonus. George I. Draper (CCRT #276) P.O. Box 398, Tivoli, Texas 77990.

FREE Modern scenic checks, 3 sets of 8 only, plus 5 ind. checks of Barclays Bank of California - a subsidiary of English Barclays Bank. Please send self-addressed stamped envelope. Ken Howard, 14031 Halcourt, Norwalk, Calif. 90650.

SALE OR TRADE Elks Mortgage Certificates, 60¢ each postpaid or for each one, will trade for 10 of your US postcards with stamps affixed and postmarked early 1900's OR 10 of your envelopes with stamps affixed postmarked early 1900's up to 1940. Send #10 stamped, self-addressed envelope if sample is desired. Ron Varns, 3813 E. 25th St.,Sioux Falls, So. Dak. 57103 (CCRT #287)

SALE Send 30¢ cash or stamps for my list of checks or stock certificates for sale, no common material offered on either list. Example:stock certificates; Mining Development Company of Montana - Two different $1.00 each or both for $1.50. Marie A. Johnson, Route 2, Clinton, Mich. 49236.

WANT Will pay cash for used Pre-1940 stock certificates and bonds. Will purchase any quantity. Describe and price. Robert P. Mills, Box 9246, Richmond Heights, Mo. 63117.

(Cont'd. on page 83)

[illegible] IDAHO TERRITORIAL TAX WARRANTS TO EARLY CHECKS [illegible]

JOHN [illegible] Box 75 Cataldo, Idaho 83[illegible] (Telephone: 208-[illegible])

The following items are just a sampling of the many fine items I have from Owyhee County and Silver City, Idaho. All items relate to the [illegible] era of mining in Idaho. Please write for list and pictures of other items - include S.A.S.E. for list.

1 Treasurer of [illegible] Owyhee County warrant issued in 1878 and 1877. Warrants not paid by county until Sept. 18, 1879. Shows principal and interest after [illegible] years. County and bank stamps - cancelled.....$5.00
2 Treas. of Owyhee County, Silver City, Idaho Terr. 1885 and 1887. Warrants used to pay teachers wages; made out to the teacher and signed by him on the reverse - same as a check; signed by Supt. of Schools and also by the auditor; county impression seal. Very nice.....$2.00 each
3 The Treas. of the County, Terr. of Idaho 1891. Current expense warrants used. Warrants used to pay county employees. Mining scene at left side of warrant. Very nice ....$1.00 each
15 Miners Convention Ribbon - In Memoria, Silver City, Idaho Miners Union. Local 66 organized August 8, 1896. The ribbon is black with silver wording and crossed pick, drill and hammer. Reverse of ribbon - same wording but blue ribbon; has a [illegible] flags and two inch seal of mining union. Fine Condition. Price $7.50 each.
17 Check - Trade Dollar Mining Co. to First Nat'l. Bank of Idaho, Silver City mine. Checks issued 1897, signed by A.W. [illegible]. Bank name in large print at left side of check. Price $2.00 each.
18 Check - Trade Dollar Mining Co., Silver City, dated 1914 to Boise City Nat'l. Bank; picture of U.S. Depository Building at left of check; signed by A.P. Stevens....Price $2.00 each.
19 Check - same mining company as #18, dated 1905 and 1906 to Owyhee City Bank, Silver City, blue with black wording, signed by A.P. Stevens. $1.00 each.
20 Check - same mining company as above, dated 1915 to Boise City Nat'l. Bank, U.S. Depository, light green with red and black wording, signed by A.P. Stevens....Price $1.50 each.
21 Slusch-[illegible] Orchard Co., Emmett, Idaho, dated 1911 to Citizens State Bank [illegible], Emmett, Idaho, signed by E.A. Slusch.....Price $1.00 each.
22 M.H. Getchell, Post Office Drug Store - Silver City, Idaho to Bank of Commerce, Boise, Idaho Ltd. Issued 1905; signed by M.H. Getchell - first druggist to [illegible] licensed in State of Idaho (License #1).(Mr. Getchell [illegible] in [illegible])... Price $2.00 each
24 Many different bills of lading from R.R. Co's. All dated 1899, all have documentary tax stamps, all made to Trade Dollar Mining Company, Silver City, Idaho. Railroad Co's. such as Oregon Short Line RR, Union Pacific System, Northern Pacific Co., [illegible] RR etc. [illegible]....Price $1.[illegible] (Send for list)
25 Rare [illegible] (sorted by [illegible]) from this part of the country dated from [illegible] to [illegible]..... [illegible] different for $1.[illegible] (Send for list)

As you see, I only listed part of the items - send for a list and pictures so you can see [illegible] look like. These items all relate to the mining era of this county and Silver City, Idaho which once was a very famous mining town back in those days.

I am a [illegible] Collector; if you have any tokens or items on [illegible], please contact me. I hope these [illegible] items would look nice in your collection.

JOHN [illegible]   Box 75   CATALDO, IDAHO   [illegible]   Phone:
[illegible]

SOME INTERESTING CHECKS

Larry Adams (CCRT #4) 969 Park Circle, Boone, Iowa 50036

Has anyone ever stopped to think what makes a check interesting and desirable? Is it the design? Many collectors are interested in only checks of a certain era, such as before 1900, or some even before the 1860's or 1870's. I contend that by using one's imagination, almost any check can be interesting if one decides to make it so.

Let me cite three examples, which are illustrated on the opposite page:

The first check presents quite a unique combination - The Grant County State Bank of Ulysses, Kansas - a whole name of a President! I have seen other checks with portraits of presidents and other famous persons - often the bank name is a part of it. The same principle could be applied to any name, and collecting checks from banks which bear it. You could start with your own. Many collectors of National Bank Notes have discovered the novelty of collecting notes from certain banks with unusual or historical names. Let me quote from the 6th Edition of Friedberg's PAPER MONEY OF THE UNITED STATES (1968) "Almost every aspect of American life is touched upon in the varied names of the National Banks. These names are interesting enough to be read almost as literature. Similarly, a perusal of the list of the cities themselves is a revelation of local geography." This was from page 248 of his book. This could be expanded by the check collector with names from other banks, not necessarily National Banks, and can even come up with more varieties of names.

The check from the First National Bank of Intercourse, Pennsylvania is no joke. That bank actually exists in Lancaster County, near Lancaster, Pennsylvania. According to the Rand-McNally Bank Directory, the town has a population of 500.The bankwas issued Charter No.9216, which would set its opening date at 1908. Both small and large size National Bank Notes were issued on this bank and are known to exist. Does anyone have any notes on this bank, or perhaps early checks?

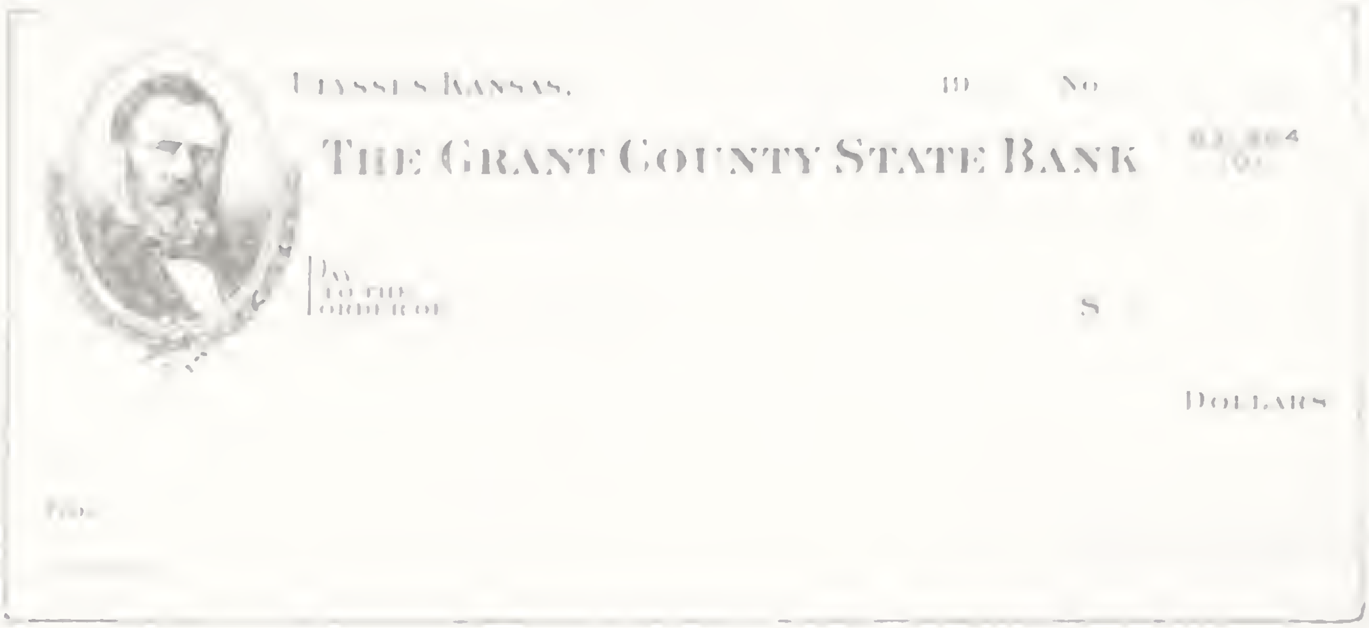
The local check on the Royal Shoe Store and Repair Shop is something I obtained rather recently in my collecting. I was only able to find eight copies of this fine item, so unfortunately I do not have enough for all to have one. The shoe repair machine is very interesting - the first I have seen on a check. The beautiful handwriting is done in a colorful purple ink - the paper is white. Its not often that one will see such examples of penmanship in checks of this era - I consider it exceptional. As a point of historical interest, the City Trust & Savings Bank has been closed since 1933; I can remember the Royal Shoe Shop - the last owner discontinued the business here and moved away in about 1961.

I have only mentioned a few of the interesting ways one can go about collecting. If you use your imagination, its easy to come up with lots of ideas.

* * * * * * * * * * * * *

Outstanding material is always welcome to highlight each auction. What have you to offer? Good participation is needed as the cost of sending these auctions by First Class Mail, plus material used to produce it raises costs to operate this worthwhile function. Have you placed your bid?

PG. [illegible]
ACC. [illegible]

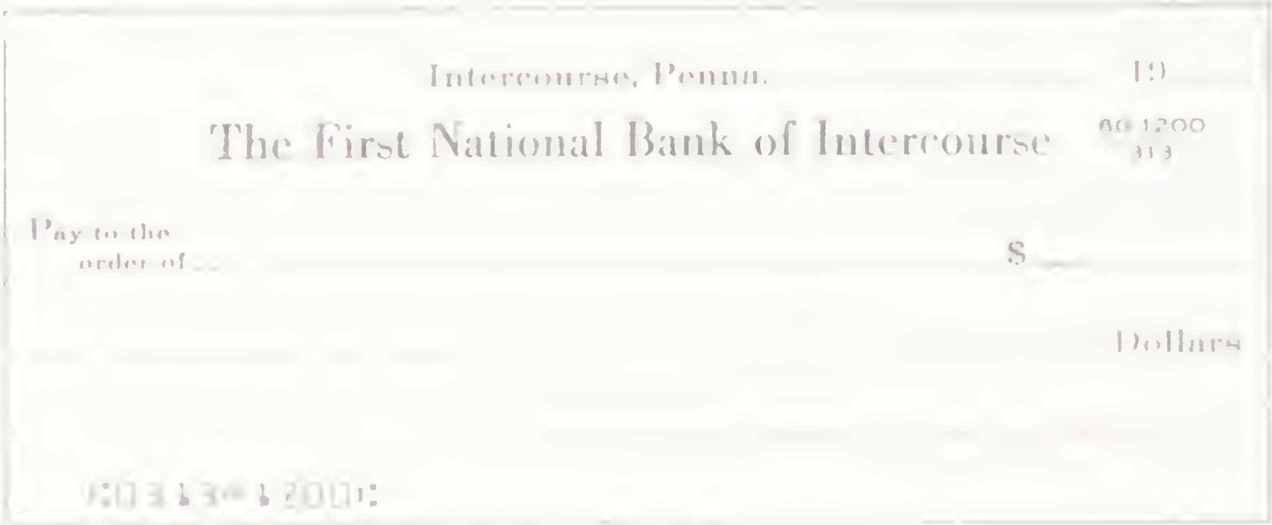


ULYSSES, KANSAS, 19 No.

THE GRANT COUNTY STATE BANK 83-804

PAY TO THE ORDER OF $

DOLLARS



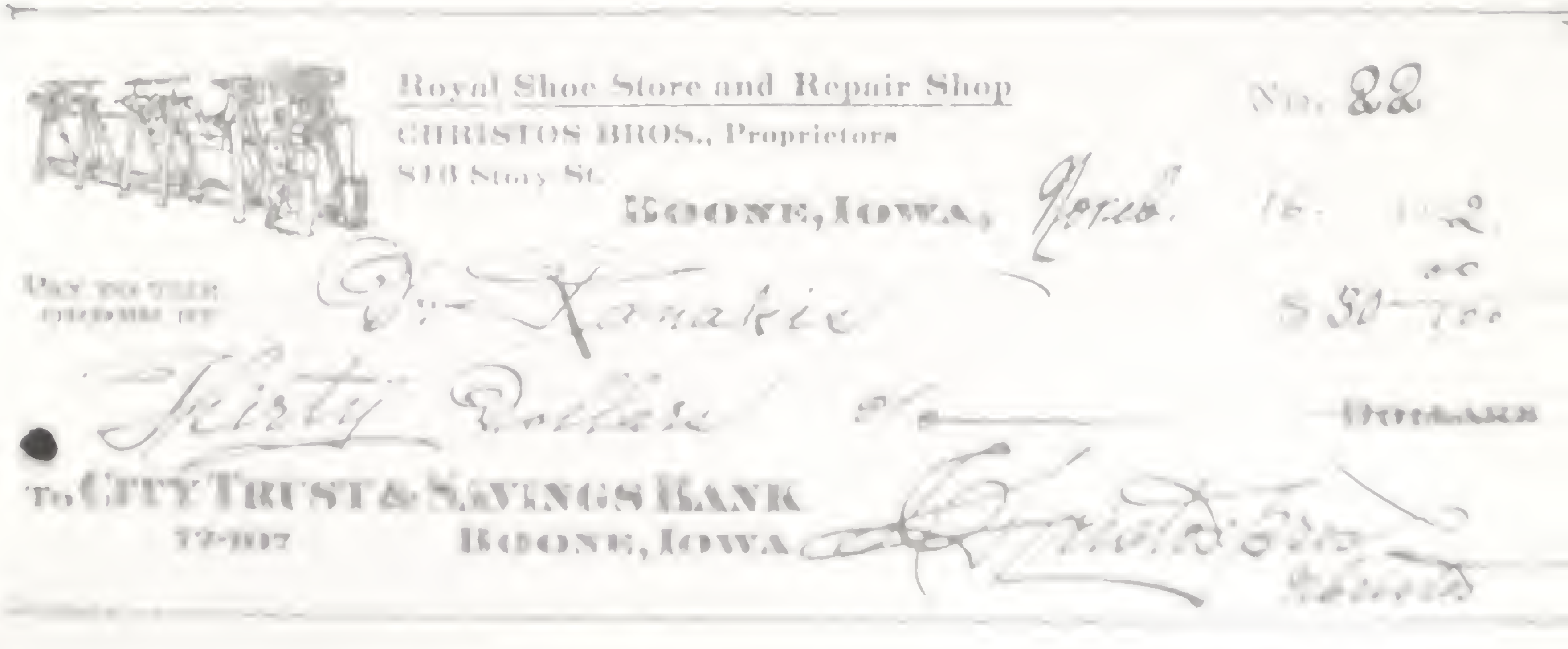
Intercourse, Penna. 19

The First National Bank of Intercourse 60-1200/313

Pay to the order of $

Dollars

⑆0313⑉1200⑆



Royal Shoe Store and Repair Shop
CHRISTOS BROS., Proprietors
818 Story St.

No. 22

BOONE, IOWA, April 16 192

PAY TO THE ORDER OF Karakis $ 50 00/100

Fifty Dollars 00/100 DOLLARS

To CITY TRUST & SAVINGS BANK
72-807 BOONE, IOWA

8. 80 Apr. 72

CRYSTAL CLEAR POCKETS
FOR PRESERVING
PAPER MONEY

PAPER MONEY FOR COLLECTORS
HISTORICAL SOCIETIES
AND LIBRARIES

D. C. Wismer

NUMISMATIST

DEALER IN PAPER MONEY

ISSUED IN THE UNITED STATES

MEMBER
AMERICAN
NUMISMATIC
ASSOCIATION

HATFIELD, PA.

Dec. 5th 1935.

Mr. A. H. Leatherman,
Doylestown, Pa.

Dear Mr. Leatherman:-

It will be fine for you to come on Saturday Afternoon, I will have them at home and you can take your time looking over my 1794 cents, and a few others, that may interest you.

Enclosed is a circular that may be of interest to you, about the Necessity cents used mainly in 1862vand 1863, have a very fine and large collection of these.

Also enclosed is a 1933 Necessity Dollar, that you may care to keep, or give away, have some more of them.

Also enclosed is an old check, given by J. Van Oven to Willy & Miles, in 1821, on the Greene County Bank of Catskill, N. Y.

You may note that the check is not endorsed, at that time Checks issued by men of means circulated as money, being passed on and paid by the banks without being endorsed, the checks being made payable to Bearer; and I remember that Bearer checks were still used in my time, but usually Bearer was crossed and Order written above, Bearer checks were almost universal untill the Civil War, and no paper dollars were issued by the United States before 1862, Now the United States issues nothing but paper dollars and silver tokens, and has passed a law making it a criminal offence for any man to issue a Bearer check, that might be used as money.

I am very much interested in old checks and have in recent years started to collect early checks, checks were the origen of paper money, the universal money before 1860 was gold and silver coin, now things are very much unsettled, Money wise.

Very truly yours,

D. C. Wismer

WELL KNOWN DEALER DISCUSSES CHECKS

The copy of the letter written by the eminent paper money dealer, D.C. Wismer which appears on the opposite page was sent to us by the owner of J. & R. Coins of Columbus, Ohio.

This letter was quoted in the March 29, 1972 issue of COINWORLD with the following opening paragraph: "The growing hobby of check collecting received strong endorsement from the past as a legitimate numismatic pursuit, in a letter written by the late well-known paper money dealer, D.C. Wismer, in 1935, discovered by Columbus, Ohio dealer Richard Rockwell, of J. & R. Coins."

* * * * *

"MONEY SUPPLY INFORMATION"

The above title appeared on the editorial page of the January 26, 1972 issue of COIN WORLD. Quoted below are several paragraphs that follow the title - "In our world of coins and related numismatic items, everybody talks about money! Money supply may be more economic than numismatic, but from the number of folks who eagerly scan monthly coinage production reports, money supply in a particular sense is numismatic. And, of course, the mint is directly involved in the coin management, working closely with the Federal Reserve officials, in determining the production forcasts and supplies."

The article goes on to say "Sometimes the money creating process is mysterious. A research economist at the Federal Reserve Bank of Chicago has taken away much of the mystery in a booklet entitled MODERN MONEY MECHANICS."

It continues by stating "Starting from a definition of the nation's money supply as currency and coin in circulation plus demand deposits at commercial banks (checking accounts) the booklet describes how banks create demand deposits through loan and investment activities and how the Federal Reserve system can control the volume of demand deposits, thereby controlling the money supply."

MODERN MONEY MECHANICS clearly describes how checks expand the money supply. It is available free to all members of CCRT for the cost of postage and envelope to send it. Send for yours today; it's a worthwhile addition to your reference material on checks. Copy sent upon receipt of 20¢ for 3rd Class mailing; 40¢, 1st class mailing and 90¢ outside U.S.A. The above includes cost of postage and necessary Kraft envelope. U.S. stamps acceptable. Request from your editor.

* * * * *

ANOTHER PUBLICATION AVAILABLE TO CCRT MEMBERS

Through the efforts of member Bob Burcham and the generosity of the McIlroy Bank, oldest bank in Arkansas, a 16 page booklet is available describing its history in pictures and text. It is an adaptation from "Mr. Mac - The Harvest Horizon" by Peter Hawkins to be published later this year. It is informative, written in an interesting, delightful manner and full of early photo illustrations; a most worthwhile addition to your library.

Your editor has available a limited number of copies. Because of the large format of this publication it will be sent folded over in 9 x 12 envelope. First come first served until supply is depleted (approx 40 copies available). Copies will be sent upon receipt of 20¢ for 3rd class mailing, 40¢ for first class mailing and 90¢ outside the U.S. Cost includes postage and envelope. U.S. stamps acceptable. Request from your editor.

* * * * * * * * * * *

CHECK SLIDE PROGRAMS AVAILABLE SOON

Two well known numismatists and members of CCRT, Brent Hughes and Professor Harold Don Allen have sent word their slide programs will soon be available for club programs.

Professor Allen in a recent letter states "Two sets of slides are ready for Coin Week unveiling. One, travellers cheques. The other, modern Canadian cheques, including all pictorials. I will make a duplicate set from the slides of the cheques to be placed in a library, probably C.N.A. Will keep you informed." We look forward to seeing Prof. Allen's work.

Mr. Brent Hughes of Falls Church, Virginia has recently informed CCRT that he has completed a slide program on checks which will be available in the near future. The program, you can be sure will be a professional job, well done. You will recall Mr. Hughes is professionally engaged in such t pe work for the government and was the designor of the medal for the 80th Anniversary Convention of the American Numismatic Association, as well as an active official during the convention.

The program and narrative are complete except for making the necessary shipping cases and placing the slides in new and stronger mounts.

In the words of Mr. Hughes the following information is given: "....The set consists of 69 slides with a fairly comprehensive narrative - showing time is about 25 minutes, depending upon the speed of the reader. It is sufficiently clear that no previous knowledge of checks is necessary, yet detailed enough to be of interest to even an advanced collector. My great thanks to Jack Weaver, who did so much to straighten out the narrative and supplied the items that I did not have in my collection to round it all out."

Borrowers for this slide program must be CCRT members. Final details are being worked out so far as postage which must be paid by the borrower both ways, plus necessary insurance. Final details will appear in the July issue of TCL. Now is the time to plan fall programs to include this new and interesting presentation at your local club.

This is a great day for CCRT and we are deeply indebted to Mr Hughes and Prof. Allen for their time and trouble - and expense to produce these programs.

(Ed'rs note - In very recent days the slide program of Mr. Hughes has had several previews and received exceptional praise from the viewers as to content, photography and presentation. It has already produced several new members for CCRT. Your editor eagerly looks forward to seeing it. It was recently learned that another member is also planning to produce a slide program, this one on early check designs.)

CHECK EXCHANGE SERVICE

Ann Bettger 4047 Graham St. Pleasanton, California 94566

As of March 1972 only 17 members have made use of the Exchange Service although everyone seems to think it is a good idea and wished us luck.

What a fantastic response to our request for help in issue #8! The following men sent checks as donations to the Exchange: Jack Weaver, Bob Richards, Bryan Hovey, Herman Boraker, Bruce Anderson, Ken Howard, Joseph Geitner, Richard T. Hoober, Robert Flaig, Richard Salter, Stan Bolton, Jr., William Colby and Frank Ignof. For myself and the other members, many, many thanks.

Because of these donations we can now exchange checks in periods 2,3,4, and 5. That is from 1863 to date. Thanks to Herman Boraker, we can exchange new, unused counter checks (period 5). Herman sent hundreds of them from banks from all over. Perhaps if you fellows that collect the new picture checks could send some of your duplicates we could get that started also. If you feel a little uneasy about sending some of your personal checks, just stamp them "SPECIMEN" or send cancelled checks, both types have been requested.

It would help if you would state any preference you may have, such as states you may still be missing, etc. We may not be able to help but we'll sure try! If I fail to send a personal response to some of you, it's just that my other duties have me snowed under. I will, however make every effort to get your return checks off to you the next day.

There are some very nice checks in the Exchange, why not add some to your collection?

. . . .

IOWA NUMISMATIC ASSOC. COIN SHOW

Larry Adams sends information on the coming 1972 Iowa Numismatic Assoc. Coin Show and Convention and hopes all Iowa ASCC members will attend and that some of their exhibits will be on view. The particulars: To be held on September 23rd and 24th 1972 at the Holiday Inn at Keokuk, Iowa. There will be facilities available for meeting of various speciality collectors, such as those interested in checks, medals, tokens, etc.

. . . .

CLEARING HOUSE (cont'd from pg.26)

BUY Will buy or trade old Nevada paper material, especially interested in stock certificates, have many old Nevada checks from mining, Wells, etc. for trade. Also other old paper, receipts from early Nevada boomtown business, early map, photos and other early Nevada material for trade. Also have many out of state checks and stock certificates. Will trade for Nev. material. Wm. J. Metscher, Box 604, Tonopah, Nevada 89049.

WANT Checks or bonds of railways or steamboats - will buy or exchange. Am not at this time very keen on checks for exchange but have plenty of notes, coupons, etc. extra. V. Ferguson, 32 [illegible] Road, Southport, Lancashire, PR8 [illegible], England

- Concluded -

CHECK US OUT !

We are pleased to offer the following historic financial memorabilia for sale. All material is subject to prior sale, returnable, satisfaction guaranteed. Please add 50¢ postage and handling.

1. Abraham Bell. Famed early N.Y. QUAKER shipping merchant; transported untold thousands of IRISH immigrants from Europe during potato famine of 1840's. An attractive uncut sheet of 6 original unused checks, 1840's. Drawn on Cashier of The City Bank, New York. Size 10x15. Very fine item. $7.00

2. CALIFORNIA. Lovely old Odd Fellows' Hall Association stock certificates, Sacramento, California, ca.1862. Nice documents, blue on ornate pink background. 8x11 inches. Good California imprint.
   a. Uncut sheet of 2 unused stock certs., dandy for framing, fine. $2.75
   b. Two issued stocks, mounted on original ledger stub, with embossed seal, signed by F.F.Fargo and Saml. Cross. Scarce, very good. $5.00

3. One of the first checks every issued from "Office, Bank United States, CINCINNATI" 1829, issued and signed by Andrew M. Bailey, patriotic eagle vignette at top. Rare and highly desirable. Usual cancellation slashes, else fine. $15.00

4. MAGNIFICENT uncut sheet of 3 check of U.S.Government Depository and Financial Agent, First National Bank, Washington, D.C. CIVIL WAR ERA. Scarce army paycheck. One of the most beautiful 19th-century financial documents we have ever had. Has intricate ornate Irish green design, with detailed vignette of Pay Dept. Bldg., U.S. Army. 9x8-½ inches. SUPERB for display. Excellent condition. Marvelous conversation piece. This one you'll want to frame. $13.50

5. ROBERT E. LEE. Famed Confederate General. Scarce autograph check, penned entirely in his hand, signed TWICE. "St.Louis, 23rd Oct.1838 / Bank of State of Missouri, pay to R.E.Lee or Bearer Eighteen Dollars. R.E.Lee." Very early check, written while Lee was an engineer with the U.S.Army ! Fine condition. Elusive Confederate autograph. $180.00.

COHASCO, INC.
321 Broadway New York, N.Y. 10007
Phone 212-962-0399

(CCRT #148

CHECK COLLECTING AND CCRT RECEIVE WIDE PUBLICITY

The "Numismatic Scrapbook" edited by CCRT member Russell Rulau, and "Coin World" have given the hobby of check collecting fair coverage in their recent publications. All issues of "Numismatic Scrapbook, since the beginning of the year, have contained one or more articles on our hobby, usually concerning a CCRT member's collecting item.

"Coin World" in their March 15th issue went all out to give check collecting and CCRT full coverage. No less than six articles were devoted to checks, some several full pages in length.

These Sidney, Ohio based publications have, as you might suspect, increased inquiries and brought us a number of new members. Inquires are still coming from the above articles.

From "Paper Tiger", monthly paper documents letter produced by CCRT member N. Titus, we have gained several new members with the latest inquiry coming from East Africa. All initial issues of PT gave CCRT news coverage.

CCRT member Al Wick, editor and publisher of "Hobbies To Enjoy", gave CCRT and check collecting three full pages in his current issue of this interesting publication that covers a multitude of hobbies.

See Check Reference page this issue for specific topics, issues and dates.

CCRT is most grateful to the editors of all the above publications for the continued support and the large amount of space devoted to our hobby and our organization. These publications have supported us in the past and have helped us grow, if you want to read about our hobby in national publications the ones mentioned here are for you. Their support and future coverage deserves your subscription.

Numismatic Scrapbook
P.O. Box 150
Sidney, Ohio 45365
(12 issues $5.00)

Coin World
P.O. Box 150
Sidney, Ohio 45365
(52 weeks $6.00)

Paper Tiger
Box 1128
Menlo Park, Calif. 94025
(12 issues $5.00)

Hobbies To Enjoy
Al Wick
Box 2242
St. Louis, Mo. 63109
(2 issues per year, $1.00 per copy - $2.00 year)

When you subscribe tell them CCRT referred you!

. . . .

AMERICAN NUMISMATIC ASSOCIATION CONVENTION

The American Numismatic Association will hold their 81st Anniversary Convention at the Jung Hotel in the popular city of New Orleans August 15 - 19, 1972

It is hoped that many of our members will be able to attend as this will undoubtedly be another great convention. The officials are already quite busy planning the many details. Your editor has been in contact with the Exhibit Chairman concerning the exhibit of checks. More details as they are available.

If you plan to exhibit, the following gentlemen are the persons to contact for your specific questions:

Robert Hendershott, Exhibits Chairman, Box 929, Clear Water, Fla. 33517

James H. Cohen, General Chairman, 319 Royal St., New Orleans, La. 70130.

Robert S. Eddy III, Assistant General Chairman, 220 Chappelle St., New Orleans, La. 70124.

Your editor plans to attend although it is a bit early to be absolutely sure. We hope to have a meeting of CCRT members as we have had at the past two ANA Conventions. If you plan to attend please drop your editor a note as this helps when requested to furnish meeting requirements.

* * * * * * * * * * * *

CHECK CATEGORIES BY DATES

Under the column "What Members Are Doing and Saying", page 29 of issue #9 of TCL Ray Rathjen again brought up this subject; it was originally presented by Mr. McLarrin on page 93 of the April 1971 issue. For convenience, Mr. McLarrin's groupings were:

(Note groupings hinge on war dates)

Group 1 Pre-Civil War
Group 2 Civil War to turn of Century
Group 3 1900 to WW I
Group 4 WW I to WW II
Group 5 WW II to present

Mr. Harmon Weeks, Box 623, New Rockford, N.D. 58356 has offered the following comments on the above: "I would like to comment on Mr. McLarrin's grouping of checks. I think the five groupings as listed would work very well but I do feel that it would be better to divide group #1 into two groups. I think that 1812 would be the best place to make the division. First its a war date like the others. Also, the Bank of the U.S. had just closed, stimulating the creation of many new banks; some 120 new ones being chartered by 1815."

In transmitting Mr. Weeks' comments to your editor, Mr. Rathjen offered the following comments and possible listings: "I too, think this is a good idea. What do you think?"

"Period 1 Pre-1812
Period 2 1813 - 1861 incl.
Period 3 1862 - 1900 ")
Period 4 1901 - 1913 ") - One Group?
Period 5 1914 - 1938
Period 6 1939 - Present

OR

"Period 1 All early checks
Period 2 War of 1812 - Civil War
Period 3 & 4 Territories & Revenue Stamps
Period 5 WW I - Crash of '29 etc.
Period 6 WW II to present

"Guess I'll make up a chart for next issue (#11). Ray"

If you have any further ideas or suggestions on this subject send them to Ray before he goes to work on this chart. Address your comments to Ray Rathjen, 4047 Graham St., Pleasanton, Calif. 94566.

HI :

Some of you may remember me as the paper money nut from California.....

One of these months I plan to issue a special list on CHECKS and other PAPER DOCUMENTS which I've been accumulating.

If you are receiving my lists of WORLD PAPER CURRENCIES regularly, you will also receive this list. But, if not, how will you be sure to receive a list for which there is no definite deadline?

Oh, I could use the CCRT roster and "invade" the privacy of your mailbox. Rather than do that however, I decided it would be jolly good fun to support CCRT with a full page ad to.....

.....invite interested CCRT members to drop me a line on this. Then, when I'm ready, you'll get the list automatically. Fair enough?

Incidentally, I often make fun about my competitors begging for postage, so you need not send any. And, if you insist on sending a self addressed envelope, make it size 10.

The only things you "have to" do are to write your name and address legibly and squander 8¢ for your letter; and if I can afford a full page ad in TCC you can afford 8¢.

Enthusiastically yours,

/s/ M. [illegible] (CCRT #100)
Box 290
Menlo Park, Calif. 94025
U.S.A.

ARE CHECKS REALLY SCARCE

R. Duphorne (CCRT #139) P.O. Box 1305, Albuquerque, N.M. 87103

One man might say, "No" when asked about the scarcity of old cancelled checks since he has just found a hoard of checks drawn on a New York bank in the 1850's. Another man might say, "Yes , they are". His conclusions are based on an intensive search which has turned up only ten early checks written in New Mexico before 1900.

To date I have seen nothing which can give us any real clues as to scarcity, and I think that any definitive work on checks would require a dedicated effort on the part of 50 historians, one from each of our states.

Commercial banks are the only ones on which checks can be written. There are three broad catogories of commercial banks.

1. The private bank - this was organized before the advent of strict controls regulating the nature of banking. Those which were a sole proprietorship ceased functioning upon the death of the owner. Those which were partnerships usually had a longer life.

2. State chartered banks - these were chartered under the laws of each state. They proliferated and were the principal sources for issuing currency prior to the passage of the National Banking Act of 1863.

3. National Banks - these are now chartered under the supervision of the office of the Comptroller of the Currency.

This article will not attempt to deal with the first two categories but instead will review a most fascinating book devoted to currency issued by national banks. It is entitled "National Banks of the Note Issuing Period" by Louis Van Belkum. It is printed by Hewitt Bros. Numismatic Publications.

Today there are slightly over 14,000 banks, both state and national. But there have been many fatalities in banking over the years.

From 1863 through 1935 there were 14,348 national banks organized. Since 1935 was the termination date for the issuance of national currency, this book does not tabulate charters issued since that date.

The chartering of new banks varies considerably according to economic conditions. For example, there were 743 new charters in 1865 but only 24 in 1896. Pennsylvania had 1274 charters in the period under study - while Alaska had five and Hawaii six.

From the tables in this book you may check the number of national banks in your favorite state. But what is even more interesting is the major listing which shows the life of each bank. Choosing one at random - we find that the bank with charter number 7713 was chartered in 1905 but was liquidated on June 1, 1907. Back in those days new banks grew slowly and with a small volume of deposits there surely were very few checks written and perhaps there are none still in existence.

Number 162 chartered in 1863 lasted until May 29, 1867. Number 172 from the same year lasted until 1934 and their checks should be comparatively easy to find. Number 67 lasted only about one year. Surely this is indicative of the scarcity of checks on some banks.

Of course, those are rather extreme examples. Others merged or changed their name. Take the example of Number 345 - opening in 1864. Its name was changed on February 20, 1907. It absorbed Number 1352 on March 1, 1907 and Number 1067 in 1912 and also changed its name in 1917. Four more consolidations followed but it was liquidated in 1925. It would be of interest to follow each of the consolidated banks backward and to collect a series of checks of different names - each winding up in the same parent bank. I imagine some of the absorbed banks had little activity.

You might want to follow the course of Number 4381. Originally chartered in Kansas City, Kansas in 1890, it received permission to move to Kansas City, Missouri on March 7, 1897. It would be nice to have a pair of these checks.

Many other interesting stories on banks can be gleaned from the pages of this fascinating book. Or you might prefer to search for checks from banks with interesting titles or from towns with unusual names.

Gold Standard N.B.
Standing Stone N.B.
Broad Top N.B.
National Shoe and Leather Bank

You may find checks from:

Glen Campbell
Red Lion
Confluence
Shickshinny
Intercourse

or checks from both Dallas, Pennsylvania and Dallas, Texas. Or Fredonia, Kansas and Fredonia, Pennsylvania. There is a Denver in Colorado and in Pennsylvania and Cuba, New Mexico is a long way from Cuba, New York.

If you don't have a copy of this book - team up with a paper money collector and share his copy. Think of the satisfaction of having both a check and a national bank note from the same bank.

This article is not intended as a complete review of "National Banks of the Note Issuing Period". It is meant to point out to you the use of this book as a source of information, and perhaps to whet your curiosity and suggest some new challenges in the field of check collecting.

A careful study will indicate the comparative scarcity of some checks if the life of the bank is any measure of the number of checks drawn upon it.

. . . .

The Chase-Manhattan Bank building is the largest bank structure in the world. It towers 64 stories high. The vault of this bank is also the largest boasting six doors, each weighing approximately 30 tons.

Fg. 90
Apr. 72.

DAVID KEABLE & CO (BRITISH B A NOTES)

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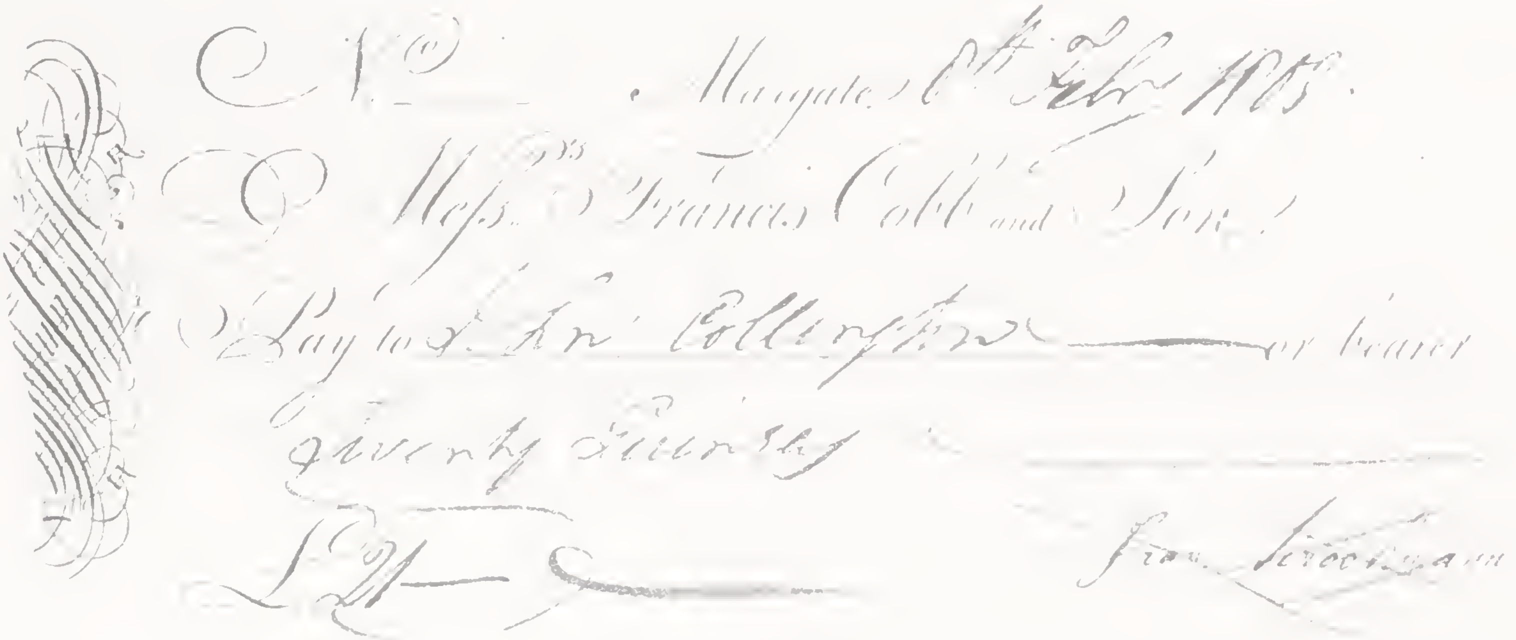
01 657 7 [illegible]

FROM ENGLAND and a SPECIAL FOR C.C.R.T.

THE ONLY TWO MAJOR HOARDS OF OLD ENGLISH CHEQUES TO BE FOUND IN THE UNITED KINGDOM have been discovered by us.
AND NOW WE HAVE UNEARTHED ANOTHER HOARD - THIS TIME ITS THE BIGGEST and from the point of view of CHEQUE INTEREST the MOST IMPORTANT ever found.

We have the major slice of THE OLD MARGATE BANKS' CHEQUES - BILLS OF EXCHANGE - NOTES OF HAND RECORDS from the MID 1700's - POSTERS - BOOKS - RECORDS everything and HUNDREDS of ITEMS from all over the world.
Write for our FULL LIST as ISSUED IN U.K. On this list there is a special set of every type of PRE-CHEQUE - PLAIN CHEQUE - NOTE OF HAND - PROMISSORY NOTE mostly dated in the late 1700's - early 1800's. This set of 9 items is a collection Of Great Historic Importance to cheque collectors.
A SLICE OF the very BEDROCK of BANKING HISTORY - nothing like this has EVER BEEN OFFERED ANYWHERE EVER TO ANYONE. The U.K. Price is... £7.50 to C.C.R.T. $15 BUT AIR POST PLEASE. The 1966 COBBS BREWERY CHEQUE WILL NOT BE INCLUDED - because you all had this in the previous issue of our Bulletin - HAVE ANOTHER LOOK AT IT ! You will see it is signed by one of the SURVIVING "COBBS".
Many of you have the Ornate and Heraldric 1935 DOUBLE SIGNED cheque.
If not ask for it to be included with your special set at .... 50 cents extra.



No. Margate 6th Feby 1805

Messrs. Francis Cobb and Son

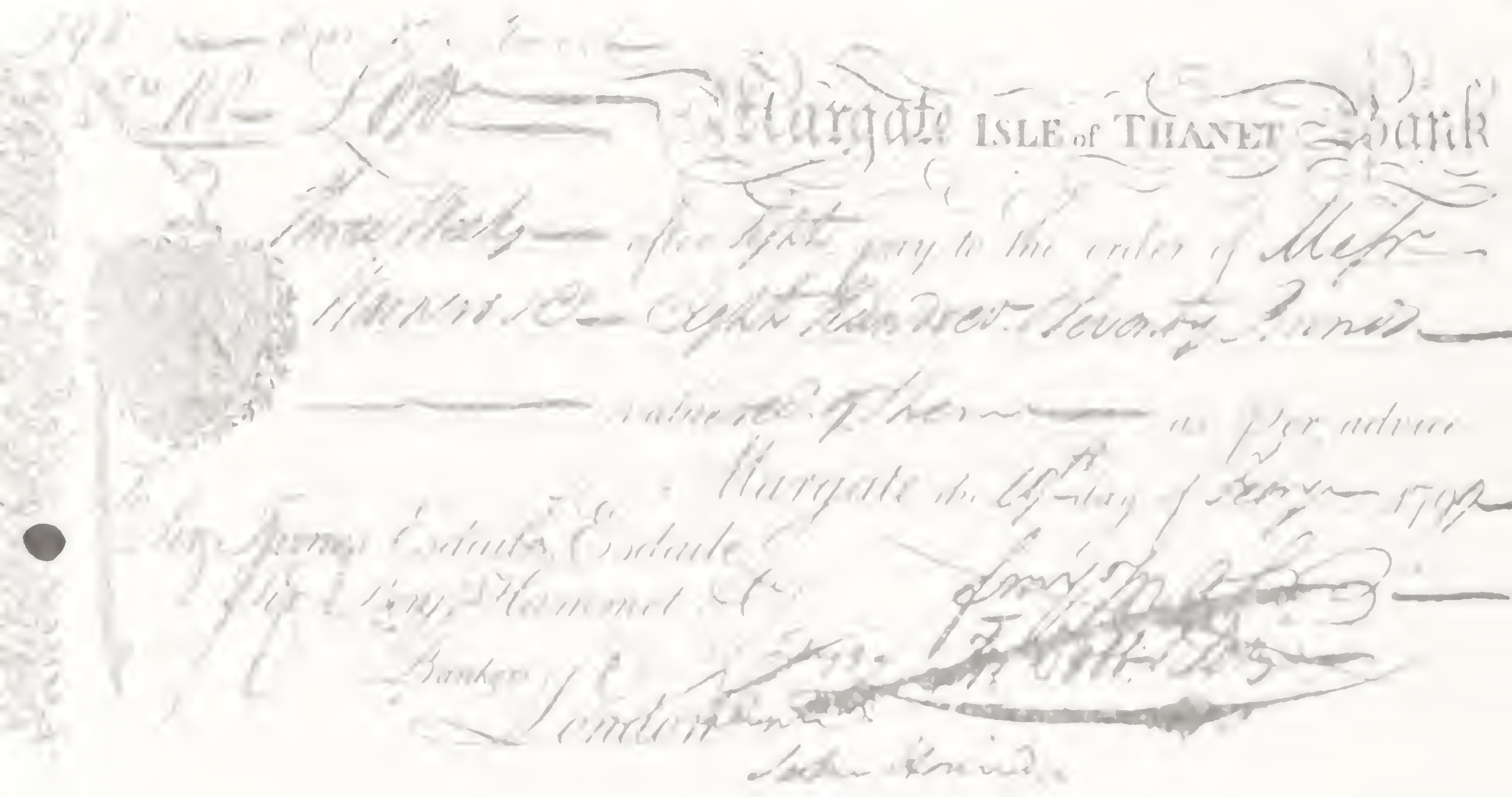
Pay to Mr. Fra. Collington or bearer

Twenty Guineas

£21

THE COBB FAMILY came to THANET in 1735 starting a business of Malting and Brewing ale - wines and spirits - were much drunk then at a later period the vast hop fields in adjacent Kent and the new fashion for Beer instead of ale helped to build this GREAT FAMILY of BANKERS and BREWERS.

THIS COMBINED THE SAVINGS BANK with East London interests - [illegible] in the town of Margate show that even the Banknotes of the BANK OF ENGLAND could not compete and had little currency in the area. Drafts and Finance Bills at sight at so many days were as you know transferable and virtually used as Banknotes in those days. Many of the drafts show many endorsements on the reverse. They stood simply as money and the good names of "COBB and ESDAILE" their London Banker - were the warrant for this confidence.


No 112 £8[illegible]
Margate ISLE of THANET Bank
Thirty days after sight pay to the order of Messrs [illegible] Eight Hundred Seventy Pounds value [illegible] as per advice
Margate the 15th day of [illegible] 1797
To Sir James Esdaile Esdaile Sir Benj Hammet & Co
Bankers London

CAST YOUR EYE at the [illegible] notice. All these [illegible] were [illegible] money. Forging [illegible] was of course a favoured trade and many were hung for it.
Most [illegible] Merchants of those days financed, banked and traded under the same roof. In 17[illegible] COBBS built a NEW BANK and no doubt issued bank notes [illegible] in about 18[illegible]. We have no such and have only heard of two. COBBS were taken over by LLOYDS in 1891. We cannot show plates of all the COBBS cheques at [illegible] - each are singles dated [illegible] through out the century - all of different designs and colours.
[illegible] ISLE OF THANET DRAFT at a [illegible] only at [illegible]

[illegible] really [illegible] cheques from all [illegible] will be sent at [illegible] price of £1.[illegible] per cheque - RETURNABLE.
[illegible]

[illegible]

----- CHECK REFERENCE MATERIAL -----

Previous printed articles that have appeared in various publications on some phase (or related phase) of check collecting are listed below. All items, illustrations or copy mention or illustrate material of interest.

Publication	Issue date	Title	Page#
Numismatic Scrapbook	Dec.71	Happy Christmas Check For Deposit. Check with Bibical references.	1190
Numismatic Scrapbook	Jan.72	Crystal Ball 1972 Remarks by R. Flaig regarding Bicentennial related to checks	6
		Numismatics Of 'Old Alabama' Cont'd. from Nov 71 issue.	28
		Bank Holiday Leaves Indelible Mark. Discusses Pres. Roosevelts actions pertaining to banks.	86
		CCRT member Eugene Morris pictured with his "Most Educational Exhibit" that won trophy at Clarion Coin Collectors show, Clarion, Iowa	96
Numismatic Scrapbook	Feb.72	SPIEGELBERG BROTHERS - Bankers And Merchants To New Mexico Territory. History of their activities as Bankers & Merchants	118
		James King of William, Colorful Banker (check illustrated) by CCRT member Jack Weaver	172
		Van Wert Collector Due Four Cents. 4¢ refund check illustrated issued by Montgomery Ward	172
		Numismatics Of 'Old Alabama' Cont'd. from Jan. 72 issue	180
Numismatic Scrapbook	Mar.72	Forest City Bank Chip Off City Bank by CCRT member Eugene Morris. History of Forest City Bank with illustrations.	262
		Weaver Presents Enticing Check Potpourri. Illustrated with text are: Post Trader draft, Cooper Shop Volunteer Refreshment Saloon "check" for bread, Civil War Assistant Treasurer check and Post Office Department draft.	286
		Numismatics Of 'Old Alabama' Cont'd from Feb. 72 issue.	290
Numismatic Scrapbook	Apr.72	Numismatics Of Old 'Alabama' Continued from March 72 issue	338

CHECK REFERENCE MATERIAL (Cont'd)

Publication	Issue date	Title	Page #
Numismatic Scrapbook	Apr.72	Presbyterian Minister Specializes In Checks Of One Cent Value. Pictured is Mr. Malcolm O. Thompson, active CCRT member. Contains illustrations and text.	554
Coin World	Mar. 15. 1972 issue	Early English Check, Rare Illustrated, dated Aug. 14, 167[illegible]	14
		Pastor Assembles Fascinating Check Collection As Numismatic Speciality. Two and a half pages of illustrations and text. 19 checks and checks signed by persons with religious related names.	72
		Big Check In Okinawa. Article on largest check ever presented a bank in Okinawa - 50 x 3 feet.	52
		Demand Growing Steadily For New, Colorful Checks. Discusses modern and unique type checks.	63
		Check Group Continues To Grow. Information about CCRT.	64
		Checks Feature Colorful Scenes. Discussion of modern Canadian checks with illustrations by CCRT member Harold Van Allen.	65
The Numismatist	Mar.73	The Confederacy's First Financial Crisis. Discussion on printing of Confederate notes, mentions ABNCo., issues, printing plates, lithographic stones etc.	540
Hobbies To Enjoy	Book #27	Check Collectors Round Table. Three full pages devoted to CCRT, check collecting, revenue stamped paper.	35
Paper Money (Official publication of Society of Paper Money Collectors)	Vol. 11 No. 1	Counterfeiting in Germany After World War I. Counterfeiting is of interest to a number of CCRT members. [illegible] article contains pictures of forged paper money. Contains many illustrations.	3

CHECK REFERENCE MATERIAL (cont'd.)

OTHER PUBLICATIONS OF INTEREST

Correction - The combined issues of THE NEW IOWA-NEBRASKA BANK directory was reported in the Jan. 72 issue of TCL as available for $7.00. Larry Adams sends word it will be issued in two separate volumes this year, Iowa directory is $6.00 and Nebraska directory is $5.00. Order from Northwestern Banker, 306 15th St., Des Moines, Iowa 50309

PROSPECTOR, COWHAND, AND SODBUSTER. This book relates the trials of emigrants and pioneers in subduing a rugged new land and building the Old West. It describes more than 200 sites and buildings in 18 Western States that illustrate or commemorate our western heritage and also provides a background narrative. The site descriptions include information on location, ownership and administration, historical significance, and present appearance. Topics discussed include the hectic life in mining towns and camps; the historic cattle drives, cowboy life; the Oklahoma land rush; cattle kings and companies; range wars between cattlemen and sheepmen; and the hardships and triumphs of the sodbusters. 1967. 320 p.il. Order Nos. 1 29.2H 62/9/v.11 S/N 2405-0005. Clothbound, $3.00. Order from Superintendent of Documents, Govt. Printing Office, Washington, D.C. 20402

VALUABLE EXTINCT SECURITIES (1929) by R.M. Smythe. Contains a great deal of information about obsolete securities that could be of use to a collector. Available from American Numismatic Association library.

AMERICAN CHECKS AND AN EXAMPLE OF THEIR USE by Redlich, Fritz, and Webster, M. Christman. Reprint from "Business History Review", Vol.41, No.3, (Autumn 1967) pp 285-302.

and

EARLY AMERICAN CHECKS: FORMS AND FUNCTIONS by James P. Baughman. Also a reprint from "Business History Review", Vol. 41, No.4,(Winter, 1967) pp. 421-435.

The above two reprints discuss early check forms with text and illustrations. Articles are related. Worthwhile to those interested in early checks. $1.00 each. Order from The Business History Review, Harvard Graduate School of Business Administration, 214-16 Baker Library, Soldiers Field Road, Boston, Mass. 02163. (These are presently available)

MASTER LIST OF UNCUT SHEETS of OBSOLETE BILLS and OLD BANK CHECKS Frank F. Sprinkle,(1964) Paper covers 62 pp. Lists notes and checks by states and cities. Indicates Common, Scarce, Rare. No values given. Out of print.

DICTIONARY OF PAPER MONEY - Dr. Muscalus (1947) Lists "denominational checks" - those checks in the similitude of bank notes issued by business organizations. Unknown if available.

BIBLIOGRAPHY OF HISTORIES OF SPECIFIC BANKS - Dr. Muscalus (1942) Unknown if available.

NORTH AMERICAN CURRENCY - Grover C. Criswell, Jr. (1965 & 1969) Lists and illustrates obsolete paper money by states, also lists Confederate States of America. Few stocks and bonds illustrated. Valuable for matching vignettes on checks with those on obsolete paper money.

CHECK REFERENCE MATERIAL (cont'd)

OTHER PUBLICATIONS OF INTEREST

CONFEDERATE BONDS - Grover C. Criswell

TYPE REGISTER of CHECKS, MONEY ORDERS, BONDS, TALONS and COUPONS in the SOVIET UNION 1917-1924 (Helsinki 1971) Erik Johanson. Illustrates all items listed in title with brief description below. Paper covers, 44 pp. Very limited edition. Order from Intercol, Box 1122, Menlo Park, Calif. 94025. $5.00, $4.00 to Paper Tiger subscribers.

HOW TO MINE AND PROSPECT FOR PLACER GOLD - Bureau of Mines Information Circular/1971, United States Department of the Interior. Gives some history of placer gold mining, striking claims, problems, gives methods, selected bibliography with notations etc. Also shows maps of gold areas and illustrates devices used. You'll have a better understanding of what the 49'ers had to do -- and the price is right-50¢. Order from Superintendent of Documents, U.S. Gov't. Printing Office, Washington, D.C. 20402. Paper covers 43 pp, 8½ x 11. Catalog Number 128.27:8517 Stock Number 2404-0964

THE COMPLETE BOOK OF AUTOGRAPH COLLECTING (1971) This book was listed in TCL #9 with incomplete information. Here's full details: George Sullivan author, $4.95, Dodd, Mead & Co., 79 Madison Ave, New York, N.Y. 10016.

. . . .

PRACTICE CHECKS?

Can anyone help with samples of practice checks used by students in business colleges?

George W. Aschenbrenner ran across a bound book of checks. On the inside of the front cover was the name "C. J. Hurst". About 20 checks had been torn out but none of the stubs were filled in. One check of those remaining has been filled in - in ink - in the amount of $5,000. It was dated April 9, 1895 and was payable to C.J. Hurst.

The check is in red ink on ivory paper. The text is centered slightly to the right. In the upper left is an indistinct design in light green ink. It appears to be a framed photograph of trees.

There is a light green tinting of the area covering the dollar-in-words line and the area for signature.

Ornate letters at the top of the check proclaim "The Euclid Avenue College Bank" and in small letters just below "of Canton's Business College."

It would be interesting to know if the use of practice forms for check writing was prevalent at the turn of the century.

Will anyone who has similar checks please write to Mr. Aschenbrenner at: 2901 Via Rancheros - Fallbrook, California 92028 or to: Bob Osborne - P.O. Box 1305 - Albuquerque, New Mexico 87103

SOME VARIOUS STYLES OF MECHANICAL CHECK CANCELLATION

William R. Heald (CCRT #8) P.O. Box 216, Albuquerque, New Mexico 87103

On the following two pages are shown some of the various types of mechanical check cancellations used by banks, in the past.

Most of the PAID types of cancels date from the 1890's to the 1950's and since that time automatic check cancellation machines using rubber rollers, like a rubber stamp, have found wide use.

PAID cancellations could rightly be called "PUNCH" cancellations, since the cancelling machine uses short steel rods which punch thru the paper and remove a small piece. Usually these machines could punch a stack of checks at one time.

CUT cancellations, cut thru the paper but do not remove any of the paper as the "Punch" cancellation does.

The CUT cancellations shown cover a period from 1870 to 1900.

All of the cancellations illustrated are found on checks in my collection which cover a period from the 1850's to the present.

I am sure that there are other types or styles of cancellations other than the ones shown here. Look thru your collection, you may be surprised at the variety of cancellations used. (see illustrations next 2 pages)

* * * * * * * * * * * *

ALWAYS WANTED !

Unsorted trunk contents
Old checks and financial paper, business records
Early historic documents and autographs
Old religious material, especially military chaplains,
pre-1800 sermons and bibles, relics, letters
Pre-1870 American maps and atlases
Auto, transportation, aviation history
Good books and anything
historical

What can you offer ?

COHASCO, INC.

321 Broadway New York, N.Y. 10007

(CCRT #148)

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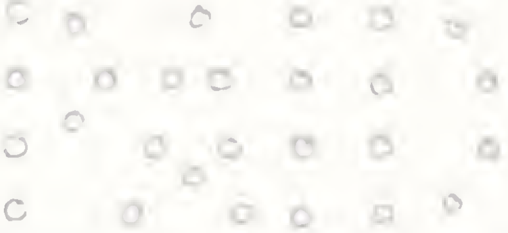
1

2.5 mm

2

2 mm

3



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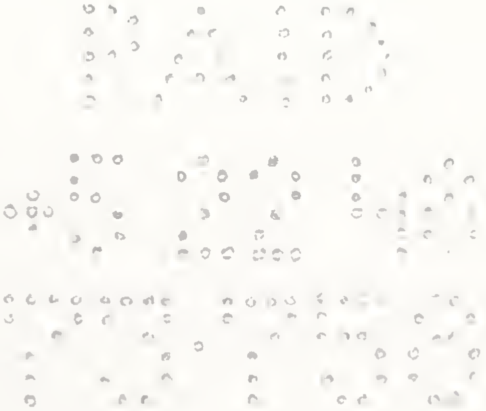
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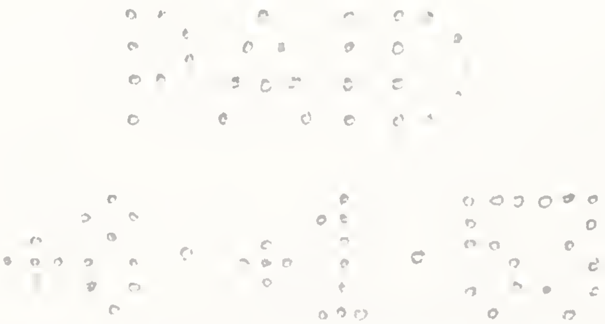
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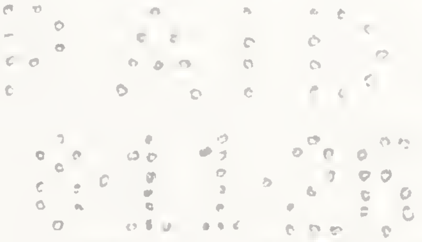
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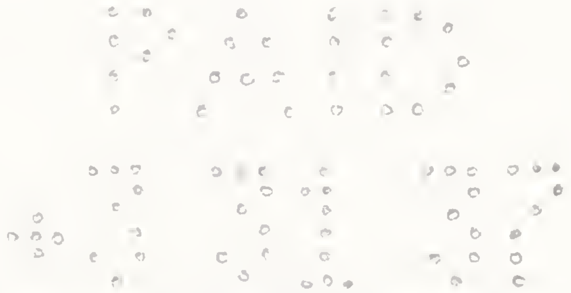
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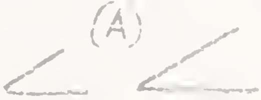
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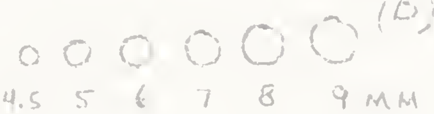

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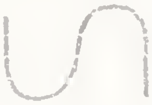
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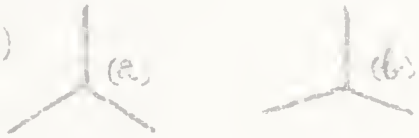
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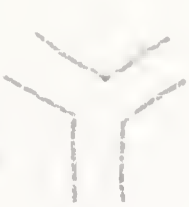
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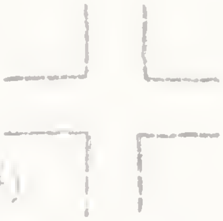
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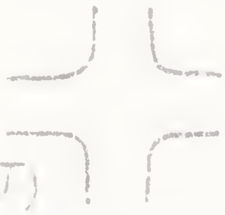
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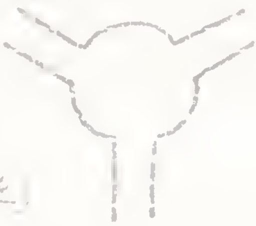
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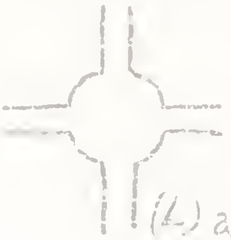
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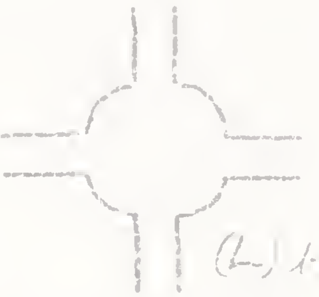
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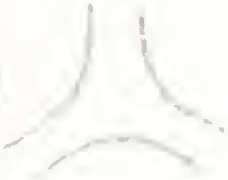
(M)

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WANTED WANTED WANTED WANTED WANTED WANTED

Need one check on each of the following banks, drawn in year listed. Will purchase outright, or will trade, if I have any material in which you are interested.

1850 Sather & Church
1850 D. J. Tallant & Co.
1851 Drexel, Sather & Church
1851 Tallant & Wilde
1855 Parrott & Co.
1855 Garrison, Morgan, Fretz and Ralston
1859 Sather & Church
1861 Sather & Co.
1863 Tallant & Co.
1864 Bank of California
1865 London & SF Bank
1867 J. W. Seligman & Co.
1871 1st National Gold Bank
1873 Anglo Californian Bank
1876 Lazard Freres
1883 Crocker Woolworth & Co.

1884 London Paris and American Bank
1884 1st National Bank
1886 Crocker Woolworth Nat'l Bank
1887 Sather Banking Co.
1890 Sisson, Crocker & Co.
1891 Tallant Banking Co.
1897 San Francisco Nat'l Bank
1906 Crocker Nat'l Bank
1908 London Paris Nat'l Bank
1909 Anglo & London Paris Nat'l Bank
1909 Anglo California Trust Co.
1910 Bank of California, N.A.
1932 Anglo California Nat'l Bank
1956 Crocker Anglo Nat'l Bank
? Crocker-Citizen's Nat'l Bank

Am also looking for checks drawn on the Bank of LaPorte, LaPorte, California--especially interested in those with special markings of any kind.

VINCENT E. [illegible] P.O. [illegible] SAN [illegible], CALIF. [illegible]

WANTED WANTED WANTED WANTED WANTED WANTED

CANCELLED CHECKS - WORTH MORE?

Don Allen (CCRT #56) Nova Scotia Teachers College, Truro, N.S. Canada

A recent reference to tax evasion in MONEYSWORTH (Vol. 2, No. 9 - February 7, 1972) tells of an American who "increased his medical deductions by the simple expedient of changing the amounts on his checks after they had been cashed." According to the report, "unknown to him, his bank was in the habit of printing the face amount of the check at the bottom, in invisible ink." The printing alluded to may, of course, have been the magnetic-ink MICR encodement, familiar to all collectors of modern checks, but highly visible. If this is an "invisible" variant, or if "invisible" routing stamps are used, "black light" research clearly is called for. Philatelic supply houses have practical "black light" units, primarily for use with "tagged" postage stamps. Care must be taken to protect eyesight. Printings and underprintings sensitive to various ultraviolet ranges are, of course, well established ploys in security printings.

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OTHER ORGANIZATIONS

CCRT always tries to cooperate with and help support related organizations which have general and common ground with our organization. Groups which we believe relate to our collecting interests or who have previously cooperated with us and are of benefit to CCRT members are listed below. From time to time we'll continue to give information about them and furnish necessary application forms when possible. In the next issue we hope to feature Paper Money Collectors of Michigan. Get complete information from the organizations listed. And be sure to tell them CCRT "sent" you.

American Numismatic Assoc.
P.O. Box 2366
Colorado Springs. Colo. 80901

Paper Money Collectors of
Michigan (Dues $4.00)
PMCM Sec'y. Treasurer
P.O. Box 951
Saginaw, Mich. 48606

Society of Paper Money Collectors
Vernon L. Brown, Sec'y. (Dues $5)
P.O. Box 8984
Fort Lauderdale, Fla. 33310

Manuscript Society
Mrs. Wanda M. Randall, Ex. Sec'y.
120 Prospect Ave. (Dues $10)
Princeton, N.J. 08540

American Revenue Association
Mr. Bruce Miller, Sec'y. Treas.
1010 South 5th Ave. (Dues $4)
Arcadia, Calif. 91006

California State Numismatic Assoc.
Mr. Charles G. Glover, Sec'y.
611 N. Banna Ave. (Dues $5)
Covina, Calif. 91722

American Tax Token Society
Ref. Jerry Bates
c/o Charles Carter (Dues $2.)
721 Glencoe St.
Denver, Colo. 80220

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"CHECKS"

A few years ago a credit card company reported on a survey on the amount of money owed the firm that "floats" in the mail in checks prior to delivery. They claim that the average amount of money for one working day is 32.5 million, which cannot be used in as much as it is in transit. It is thought that checks originated with the rise of modern banking in the Italian city-states of the 15th century.

Talk on Clearing Houses

The following article was received just prior to the passing of Lesley Lodge, recent editor of CALCOIN NEWS. It appeared as written-- with no title. We are indebted to the California State Numismatic Association for its use here.

(From the January 1959 issue of CALCOIN NEWS, official publication of the California State Numismatic Association. No author's name appears with the article.)

Russell Schumacher, executive director of the San Francisco Clearing House Association, was speaker at the December 4, 1958 meeting of the Peninsula Coin Club in Palo Alto (Calif.); his subject: "The San Francisco Clearing House Association".

"The idea of a clearing house had its origin in London, where bank clerks exchanged checks in the coffee houses," Schumacher said. "Higher-ups saw the value in such an exchange, and originated a clearing house in 1775."

The New York Clearing House was formed in 1853 and the San Francisco Clearing House in 1876.

Schumacher explained the difference between clearing house loan certificates and clearing house certificates. The former were used primarily by banks to settle balances among themselves, whereas the latter were used by the man in the street, the speaker said. "Certificates were used in the East in 1860 and in 1893," according to Schumacher, but were first used in the West during the panic of 1907. "Unlike the causes of other depressions and panics, in 1907 there was just a plain scarcity of money," he said. "The scarcity spread like lightning, and in just two or three weeks was general over the country."

Authorized October 29, 1907, San Francisco Clearing House certificates are dated November 1, 1907. These could be obtained by banks in exchange for clearing house loan certificates, of higher value -- $1000, $2000, $3000, $4000, $5000, $10,000 and $20,000. Loan certificates were issued to the member banks in exchange for collateral deposited by them. The Clearing House loan committee of three met daily. The committee gave the banks no more than 70 percent of its appraised value of collateral turned in, and holders of certificates were charged 6 percent interest, according to Schumacher.

. . . .

HAVE BOONEVILLE INDIANA AND [illegible] INDIANA
CHECKS TO TRADE FOR OLD CHECKS OF [illegible]
OTHERS.

[illegible]

. . . .

THE CHEQUE BANK

Larry Adams (CCRT #4) 969 Park Circle, Boone, Iowa 50036

(Note - The following story is from the book BANKING-SECURITIES, TRANSPORTATION, INSURANCE AND FOREIGN TRADE (1897) by Seymour Eaton, The King-Richardson Company, Springfield, Massachusetts, pages 80-81.)

This is an English institution with a branch in New York City and agencies in other cities. This bank sells to its customers a book of checks each of which can be filled up only to a limited amount (as shown by printed and perforated notices appearing on the blank). For instance for £100 one can buy a check book containing fifty blank checks each good, when properly filled up, for £2. Each of these checks is really a certified check, only it is certified in advance of issue. Its payment is guaranteed by the bank rather than by the maker. Any of the thousand or more foreign banks which are agents for the Cheque Bank, see these check books and cash the checks when presented.

The Bank of England is a bankers' bank in the sense that it holds reserves of other banks, and makes those final payments of cash which close the general balance of transactions. The Cheque Bank is a bankers' bank in the opposite sense of making deposits in all other banks and employing them as agents. Although the checks are issued for limited amounts they may be drawn for any amount within the maximum value. The amounts that may be short-drawn, go towards the cost of a new check book, or may be returned in cash. A form of claim for the short-drawn balances is provided on the cover of each check book. Check books are made up to suit the customers' convenience, and may be had either with checks all of the same denomination or of assorted values. Paid checks are returned when request for them is made. All checks are issued "crossed" and payable to order. This requires the endorsement of the persons to whom the checks are paid, and the further security that checks can only be cleared by passing through the hands of a banker. A peculiar feature of the Cheque Bank is that it entirely abstains from using, or even holding, the money deposited in payment of check books. This money is left to draw interest and to meet demands, in the hands of the bankers, through whom the check books are issued. These checks are being used largely by travelers instead of letters of credit. The American and other express companies have a form of check which is very similar and which is used largely by Americans traveling in Europe.

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NOTES FROM THE MEMBERSHIP SECRETARY

I am happy to report that our membership has been increasing rapidly since CHECK LIST #9 came out. Almost 40 new members have joined us as of April 11. Several more 1972 renewals have come in as a result of reminders that I sent out.

Everything is moving along OK, and I appreciate the co-operation of the members since I have taken over as membership secretary. I wish to thank members Jon C. Cook #238, Ray Rathjen #12, Antony Hales #256 (England), Richard Salzer #91, and William R. Heald #8, who have recently helped in sending out CCRT applications to prospective members, and also to Frank D. Guarino #262, Box 786, Marco Island, Fla. 33937 who sent out a number of applications with his recent price list of stock certificates.
If you need applications or if I can be of help to you in any way, please write me. Larry Adams, 969 Park Circle, Boone, Iowa 50036

COIN CHECK

One in a series of six

MOUNT CHECK HERE

A natural for the coin enthusiasts among us is the distinctive set of checks recently introduced by First National Bank of Nevada (P.O. Box 461, Reno).

Each of six checks reproduces in natural color a likeness of a well-known United States coin. Included are the Indian Head "Penny" (a misnomer), Buffalo Nickel, Mercury Dime, Morgan Dollar, Eisenhower Dollar, and (Indian Head) Half-Eagle.

Check designs are copyrighted 1971 by Kent Designs Ltd. and checks printed by Rocky Mountain Bank Note Co., Las Vegas.

According to Don Allen, who uses the checks in American-Canadian international transactions and who made specimens available for distribution in The Check List, a $100 minimum initial deposit is required to open a checking account at First of Nevada, but no specified minimum balance need then be maintained. Charges, on a sliding scale, 'seem fairly representative for a United States bank', Don notes.

. . . .

FOR SALE FOR SALE FOR SALE FOR SALE

OLD STOCK CERTIFICATES SUITABLE FOR WALL

DECORATIONS OR JUST PLAIN COLLECTING

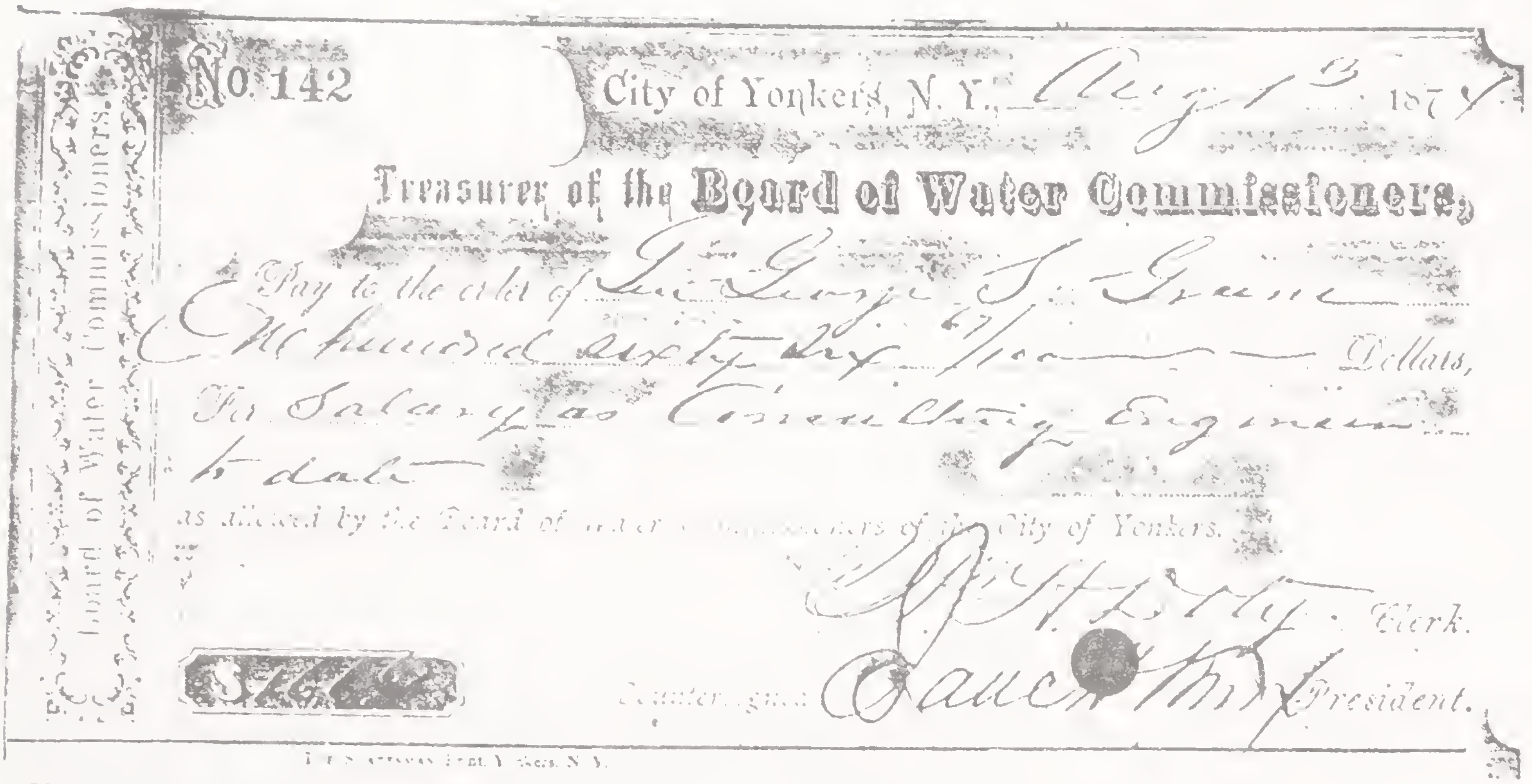
ASSORTMENT $1.25

ROBERT J. [illegible] BOX 9266 RICHMOND HEIGHTS

MISSOURI 63117

Pg 104 Apr 72

This article appeared in the Nov. 13, 1971 issue of TRI-STATE TRADER. It is reproduced here with permission of the publisher and the author, a member of CCRT (146)



Board of Water Commissioners.

No. 142

City of Yonkers, N. Y., Aug 13 1874

Treasurer of the Board of Water Commissioners,

Pay to the order of Gen George S. Greene

One hundred sixty six 67/100 Dollars,

For Salary as Consulting Engineer to date

as allowed by the Board of Water Commissioners of the City of Yonkers.

Clerk.

Countersigned President.

Check made out to and endorsed by General George S. Greene the oldest general to participate in the Civil War.

Check-Collecting Growing in Popularity

By MARIE A. JOHNSON,
Clinton, Mich.

Still in the nucleus stage but rapidly growing and gaining in popularity is a group who call themselves "The Check Collectors Round Table." This organization which was formed in Oct. 1969, is devoted to collecting old checks.

The group publishes a quarterly publication called "The Check List", which is edited by Robert G. Flaig of Cincinnati, Ohio, and through this medium checks are bought, sold, and traded, accompaned by many interesting articles having to do with the history of banking, lithography, and the issuance of checks, themselves.

Checks, often beautiful and of historical interest, are divided into many different categories such as those having attached or imprinted revenue stamps, by the beautiful vignettes printed on some of the early day checks, checks used by railroads, by mining companies, by Wells Fargo, by dates such as those of the Civil War era, by states, those having autographs of famous people, etc.

The illustrated check is an example of one having an interesting autograph, having been made out to and endorsed by General George S. Greene, who was the oldest general to participate in the Civil War and who led the battle of Greene's Brigade at Poll. Hill, the decisive Battle at Gettysburg. General Greene, who lived until the early 1900s, was employed after the Civil War by the city of Yonkers, N.Y., as a consulting engineer when the city was in the process of constructing their water works.

Another very popular facet of check collecting is the great interest in checks having revenue stamps. The use of revenue stamps on checks occurred during two different periods in our history. The first period was after the Civil War to pay off the indebtedness incurred by this war, the second period was in the late 1890s and early 1900s for the purpose of paying the expenses of the Spanish American War. Too bad we cannot pay for our present day wars in this fashion!

The Check Collectors Round Table has annual meetings held in conjunction with the annual convention of the American Numismatic Society, held this year in August in Washington, D.C., and scheduled to be held next year in August at New Orleans, La.

Unfortunately, like everything else that is old, thousands upon thousands of old checks which would not only be collectible, but have great historical value have been burned up or otherwise destroyed. A recent example of this which came to my attention was the discarding by the state of Michigan of its old checks dating back to statehood in 1837. These old, old checks were baled up and sent to the paper mill at Monroe, Mich., to be processed into new paper. Hundreds of queries at antique shops about old checks nearly always brought the answer, "Yes, we got some from an old estate, but thinking they were no good, burned them up."

Banking in the United States began around 1780 when one of the first banks, The Bank of Pennsylvania was born of the necessity to help finance our starving army. Three prominent men, Alexander Hamilton, Thomas Paine, and Robert Morris were proponents of this early day bank with the hope that it would be a beginning of an extensive banking establishment in this country. With the beginning of banking came the advent of the first checks written in this country and surprisingly enough, a number of these very old checks written in the late 1700s are still in existence and in collectors' hands.

As many collectors' items become priced out of reach of the average person the collector will cast about for a new avenue to satisfy his desire to collect. As often is the case, yesterday's trash becomes today's treasures and in this case checks to some extent are filling this need of many in search of an interesting and educational hobby, but also one which is not financially prohibitive.

THE CASE FOR MODERN COUNTER CHECKS

George E. Draper (CCRT #278) P.O. Box 398, [illegible], Texas [illegible]

I am a brand new member of CCRT. Today, I received the first issue of THE CHECK LIST along with an amended membership roster. I was glad to get all the information but was disturbed over one thing. I noticed only three members that listed modern counter checks as a primary collecting interest.

I feel that when we as check collectors ignore such a sizable portion of our hobby, we are doing it a disservice.

In the first place, many banks today are discontinuing the use of counter checks. A Texas bank official told me recently that counter checks will soon disappear in all Texas banks. A recent letter from a Massachusetts collector relates the fact that almost all banks there have already discontinued their use.

Anything that will soon be a thing of the past should be eyed with more than passing interest by members of our hobby. I have taught history in the past and am aware of the historical value of yesterday's checks as a part of our history. Let us not forget that today will be tomorrow's yesterday.

Where else can you build a collection of checks with pictorial scenes, animals, buildings, special events, etc. ad infinitum, for little or no cost? In many areas today you can walk into banks and pick up several books (with 25-100 in each book) of checks free. In areas where this cannot be done, you can buy or trade from dealers or fellow collectors for as little as a nickle each.

I have in my possession many interesting checks that are as modern as moon-walks. I have checks with missions, animals, bank buildings, bulls, historical information, flags, even dinosaurs! All collected at very little expense. Regardless of your hobby or avocation, you can probably find a counter check that relates to it.

With literally thousands of banks still issuing counter checks---the field is ripe, now. In just a few months or years, it will be drastically limited. I just learned this week that one of the banks in our county has ordered its last counter checks--when those on hand are gone---that's it. More banks are doing this every month.

Let me suggest that you go to the banks in your area--pick up checks--if they are not out, ask for them. If you see a check that you like from a bank far away, write to that bank and ask for a book. Most banks will gladly oblige because that is good advertising for them. Find other collectors (Check CCRT's roster for letter "C"), and encourage others to begin such a collection. Furnish some trading material or a few dollars for a nucleus from other states or areas of your state. (Don't ignore collectors in foreign countries). Don't be afraid to set up a display of your checks and show others how you got the checks. Offer to trade your duplicates for others. Before you know it, you will have a large collection, plus the satisfaction of accomplishing something with your hobby.

Help preserve history for a future generation ---collect counter checks!

CCRT MEMBERSHIP ROSTER

The membership roster enclosed with this issue contains all CCRT member's names, up to and including April 30, 1972, other than those few who do not wish their names published. Such an undertaking involves considerable time, work and expense. In order to alleviate this additional burden, we do not plan to issue another complete membership roster for several years. However, supplemental rosters will be included with each issue of TCL in order to list all new members, changes of address and changes of interests, etc.

Please file this 1972 roster in a safe place. Add the supplemental rosters to it and/or make changes of address as each supplement is received.

New members joining after May 1972 will receive this 1972 roster plus any of the supplemental rosters that may have been issued.

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TRUE IN 1790 - TRUE IN 1972

"Every loan which a bank makes is in its first shape a credit given to the borrower on its books, the amount of which it stands ready to pay either in its own notes or in gold or silver, at his option. But in a great number of cases no actual payment is made in either. The borrower frequently, by a check or order, transfers his credit to some other person, to whom he has a payment to make; who in turn is as often content with a similar credit, because he is satisfied that he can, whenever he pleases, either convert it into cash or pass it to some other hand as an equivalent for it. And in this manner the credit keeps circulating, performing in every stage the office of money.....Thus large sums are lent and paid, frequently through a variety of hands, without the intervention of a single piece of coin."

The above words are from the pen of Alexander Hamilton written in 1790. Who could express the function and performance of checks any better?

* * * * * * * * * * * * *

EVERY MEMBER

GET A

NEW MEMBER

ENCOURAGE YOUNG NUMISMATISTS

TO JOIN CCRT TOO!